

CITY OF MARYSVILLE HOUSING ELEMENT

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY
JUN 27 1994
UNIVERSITY OF CALIFORNIA

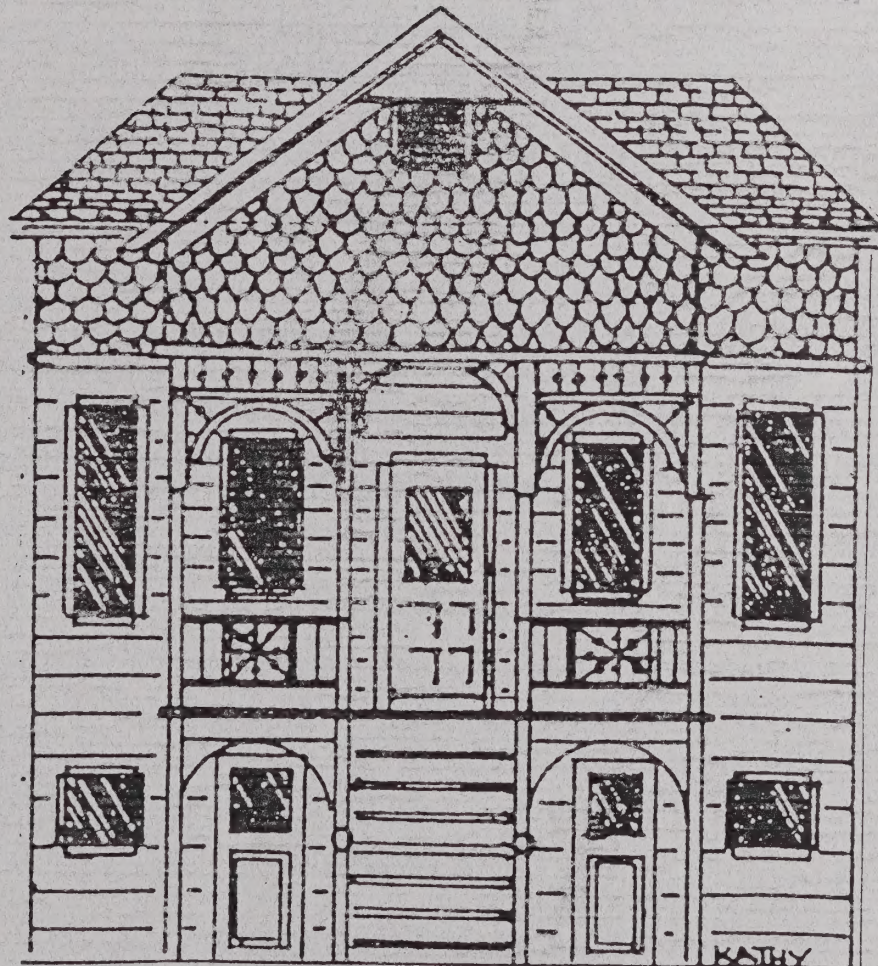


TABLE OF CONTENTS

INTRODUCTION

Consistency with General Plan Elements	1
State Law Requirements	2
Data Sources	3
Contents	3

ADOPTED APRIL 7, 1992

SUMMARY

DEVELOPMENT BACKGROUND	5
DEFINITIONS	7
PUBLIC PARTICIPATION	9

Resolution No. 92-24

HOUSING NEEDS ASSESSMENT

Population Characteristics	10
Projected Needs	11
Existing Needs	12

City Council

MANAGE'S INVENTORY

Mayor Ronald Wooten
Vice Mayor Frank Crawford

Housing Stock Characteristics	13
Condition of Housing	14
Essential Needs	15
Priority Needs	16
Long-range Needs	17
Unmet Needs	18
Intentional Loss of Units	19

City Administrator: Elisabeth A. Wood

HOUSING COORDINATION

Public Works Director: Benjamin J. Bramer II

Governmental Coordination	20
Non-governmental	21

City Planner: Ed Palmeri

SHORT CONSIDERATION

QUAL HOUSING OPPORTUNITY	22
TYPE OF HOUSING OPPORTUNITY	23

HOUSING GOALS AND POLICIES

Goal One: Regional Share of Housing	24
Goal Two: Provision of Affordable Housing	25
Goal Three: Enhance Existing Housing Supply	26
Goal Four: Provide Equal Housing Opportunity	27
Goal Five: Protect Housing Investment	28
Goal Six: Preserve Housing Resources	29

Prepared by:

Connerly & Associates, Inc.
Sacramento, California

APPENDIX A: COMMERCIAL DEVELOPMENT	30
DEAL WITH THE POTENTIAL OF THE	31
EXISTENT MARKET	32

TABLE OF CONTENTS

INTRODUCTION

Consistency With Other General Plan Elements	1
State Law Requirements	2
Data Sources	3
Contents	3

SUMMARY	5
---------	---

DEVELOPMENT BACKGROUND	7
------------------------	---

DEFINITIONS	8
-------------	---

PUBLIC PARTICIPATION	9
----------------------	---

HOUSING NEEDS ASSESSMENT

Population Characteristics	10
Projected Needs	11
Existing Needs	15

RESOURCE INVENTORY

Housing Stock Characteristics	31
Condition of Housing Stock	32
Residential Lands Inventory	33
Potential Residential Areas	36
Redevelopment Potential	36
Mobilehome Parks	37
Potential Loss of Units	38

HOUSING CONSTRAINTS

Governmental Constraints	40
Non-Governmental	42

ENERGY CONSERVATION	44
---------------------	----

EQUAL HOUSING OPPORTUNITY	48
---------------------------	----

REVIEW OF PREVIOUS HOUSING ELEMENT	49
------------------------------------	----

HOUSING GOALS AND POLICIES	52
----------------------------	----

Goal One:	Regional Share of Housing	52
Goal Two:	Provision of Affordable Housing	56
Goal Three:	Conserve Existing Housing Supply	61
Goal Four:	Ensure Equal Housing Opportunity	68
Goal Five:	Promote Energy Conservation	68
Goal Six:	Preservation of Historic Residences	70

APPENDIX A: COMMERCIAL BUILDINGS IN THE REDEVELOPMENT AREA WITH THE POTENTIAL FOR RESIDENTIAL USE ABOVE STREET LEVEL	73
--	----

Digitized by the Internet Archive
in 2025 with funding from
State of California and California State Library

<https://archive.org/details/C101696924>

LIST OF TABLES

1	General Population Characteristics	10
2	Population Growth Rates	10
3	Age Characteristics	11
4	Ethnicity	11
5	SACOG RHNAP Fair Share Allocations	13
6	Total Basic Construction Need	13
7	Basic Construction Need by Income Category	14
8	Comparison of SACOG Allocations	14
9	Income Levels and Maximum Housing Payments	18
10	Monthly Payments - Purchase Housing	18
11	Maximum Housing Payments for the Average Size HH	19
12	Maximum Home Purchase Price by Income Category	19
13	Single Family Owner-Occupied Home Values	20
14	Contract Rents for the City of Marysville	20
15	Affordable Housing Units by Income Group	22
16	General Household Characteristics	24
17	Housing Stock Characteristics	32
18	Residential Lands Inventory	34
18a	North Marysville SPA Proposed Land Uses	37
19	Assisted Units in the Marysville Area	38
20	Total Subsidies Required to Maintain Affordability	39
21	Residential Fee Comparisons	42

I. INTRODUCTION

Consistency With and Relation to Other General Plan Elements

The Marysville General Plan is the City's comprehensive policy statement regarding the physical, economic, and social development of the City; the preservation and conservation of natural human features of the landscape, particularly historic buildings and sites; and, the redevelopment and re-use of land and buildings within the City. Among the issues that the General Plan addresses are the City's scheme of existing and proposed land uses, transportation and circulation, parks and recreation, open space housing, protection from environmental and human hazards, noise, and the conservation of natural resources.

This document is the housing portion, or Housing Element, of the City's General Plan. The Housing Element addresses one of the most basic human needs--shelter. For that reason the Housing Element represents a critical link between land use and transportation policies, which define the location, layout, and movement of people and goods, and environmental/resource policies. For a region to have a strong and balanced economy, its workers must also have a place to live within their economic means.

From the perspective of human needs, housing should be high up on the hierarchy of policy priorities. Yet, places for people to live usually require more land than any other human activity in a typical community. Even though housing represents a high priority, as a use of land, it must still be balanced against environmental, resource, and open space protection policies, which are also important parts of the City's General Plan.

The Housing Element contains three parts. The first part presents and analyzes information on the City's population characteristics and housing characteristics, including households composition, age, groups with special housing needs, employment trends, housing cost in comparison to household income, the percentage of income households pay for housing, housing condition, the incidence of overcrowding, and other relevant factors. The purpose of this analysis is to determine the housing needs of Marysville's current residents and future households expected to reside in the community.

The second part of the Element identifies and evaluates potential constraints to meeting the housing needs identified in the first part. Factors which could affect the City's ability to accommodate its housing needs are the availability of vacant land, environmental conditions, economic conditions, governmental policies, and home building practices. In this section of the Element, the magnitude of these potential constraints will be discussed and possible mitigation measures presented.

The third part of the Housing Element contains policies, programs, and quantified objectives for meeting housing needs, mitigating constraints, and sets forth proposed actions for addressing housing needs identified in this Element. This part of the Housing Element sets forth the proposed actions for addressing housing needs, the agency(ies) responsible for carrying out those actions, the financial or staff resources necessary for implementing each program, a time line during which proposed programs will be implemented, and the expected results of these programs (quantified, when possible by estimating the number of households or housing units to be affected by the action).

After reviewing the housing needs, and programs proposed to meet those needs, the City has determined that the Housing Element is consistent with the other General Plan elements, specifically:

- * that the City's SACOG regional housing allocation for the period 1991 to 1996 can be met within the existing Land Use Element standards for residential land use,
- * that the circulation element and the City's circulation system is consistent with the proposed types and density of housing on vacant land to be developed and land to be redeveloped,
- * that there are no resource conservation, noise, or safety barriers identified in those elements that would substantially affect the development of housing provided for under the Land Use and Housing Elements, and
- * that none of the remaining vacant land to be developed for housing has been identified as needed open space in Open Space Element.

State Law Requirements

The California Legislature adopted requirements in 1980 for the contents of Housing Elements. Among these legislative requirements is the mandate that:

"The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing...The Housing Element shall make adequate provision for the existing and projected needs of all economic segments of the community."

Although state law regarding housing elements requires communities to address the needs of all residents, particular attention in housing element law is devoted to the needs of low- and moderate-income households. Examples of this focus are the requirements to

address the special housing needs of certain sub-groups of the population, most of whom are characteristically low-income; to address the needs of homeless individuals and families; and, to develop strategies of preserving or replacing privately-owned subsidized rental housing that may be lost when rent restriction are removed on such housing.

This special legislative attention to low- and moderate-income needs expresses the Legislature's philosophy that the private market can meet the needs of middle- and upper-income households (so long as the local jurisdiction does not impose unreasonable restrictions on land use) but that special governmental action is needed to assure that home builders can meet the needs of low- and moderate-income households.

Data Sources

As required by state law (Government Code Section 65584), the principal source of information used to determine future housing need is the Regional Housing Needs Allocation Plan (RH NAP) prepared by the Sacramento Area Council of Governments (SACOG), adopted by in November, 1990.

Most of the information used in the analysis of Marysville's population and existing housing stock was taken from 1990 Federal Census, some of the results of which were released in June, 1991. 1990 Census data on household income had not been released at the time this Housing Element was adopted. The only current available information on income levels in the Marysville area are the California Department of Finance estimates of Sutter/Yuba County area median income levels. These estimates are based on Federal Department of Housing and Urban Development figures.

Additional sources of information include the Marysville Building and Planning Departments, the State Department of Rehabilitation, local special needs service agencies, developers, consultants, and property owners. Every attempt was made to collect the most current and accurate information available.

Contents

This Housing Element is divided into twelve parts:

- I Introduction. An introduction into the Housing Element's relation to the General Plan, state housing law requirements, General Plan consistency, regional nature of housing, and pertinent data sources used for the report.
- II Summary. A summary of the major findings, goals, and objectives of the Housing Element.

- III Development Background. A brief background of the Marysville housing market, recent trends in housing, and political attitudes towards housing.
- IV Definitions. Pertinent definitions which will be useful in the discussion of housing related issues.
- V Public Participation. A summary of the attempts made by the City to solicit public input throughout the Housing Element development process.
- VI Housing Needs Assessment. A detailed discussion of population characteristics, projected future housing needs, and existing housing needs.
- VII Resource Inventory. A discussion of existing housing stock characteristics, an analysis of the condition of the housing stock, an inventory of lands suited for residential uses, a description of additional areas with residential potential, and a discussion of the potential loss of residential units.
- VIII Housing Constraints. Areas of potential housing constraints include environmental concerns, municipal facilities, governmental constraints, and financial constraints.
- IX Conservation. This section analyzes the potential for residential energy and water conservation in the City.
- X Equal Housing Opportunity. Attempts made by the City to ensure that all segments of the population have equal opportunity to find adequate housing.
- XI Review of Previous Housing Element. This section summarizes the programs, policies, and goals established in the previous Element and discusses the extent to which the City was successful in meeting these standards. Reasons for not obtaining goals are discussed as well as ways to ensure that those goals which still apply are obtained over the next five years.
- XII Programs. Programs, policies, and goals for the five year period covered by the Housing Element.
- XIII Quantified Objectives. A summation of the number of housing units the City expects to construct, rehabilitate, and conserve over the life of the Element.

II SUMMARY

Although the City of Marysville is physically constrained by the system of levees which surround the City, it has not been immune to the growth pressures which have affected the entire southern Sacramento Valley. Marysville has, in the past decade, experienced a substantial influx of new residents. Between 1980 and 1990, the City's total household population grew by 22 percent, while the total number of households increased by 15 percent. The higher population growth was due to a reversal of the trend toward smaller household sizes. Only two-thirds of the increase in households was accommodated by new residential construction as the City's housing stock grew by just ten percent over ten years. The remaining five percentage point increase in households was accommodated by the existing housing stock. With the increase in household size has come an increase in overcrowding, from four percent (154) of the City's households in 1980 to six percent (284) in 1990.

The number of large families has increased numerically and proportionately, as well, from seven percent (288) of the City's households to nine percent (443) in 1990. The number and percentage of single mothers has also increased, from eight percent (330) to eleven percent (532) of the City's households.

The changes in the City's population has also included some changes in the age make-up of the City. Since 1980, the percentage of small children (under 9 years of age) has increased, while the percentage of young adults (20 to 34 years of age) has declined. The percentage of middle-aged and older adults has remained stable as a percentage of the total population.

Population growth and change has occurred primarily as a consequence of immigration, employment growth in Sutter County, and an increase in commuters to Sacramento.

The incomes of residents in Marysville are, on the average, about 75% of the incomes of Sacramento area residents. Housing prices are also substantially lower than in Sacramento, so that a large portion of the City's housing stock remains affordable to lower-income households. Average housing costs in Marysville are about 60% of those in the Sacramento region. Housing costs have remained lower, historically, for two reasons: the lower level of demand relative to supply and the lower cost of development. Land costs, for example, average about 25 percent of the cost of land in Sacramento area communities, while development fees are one-half to one-third the cost of development fees in the Sacramento area. The smaller increase in housing costs (about 40 percent overall) compared to income (about 66 percent for families) between 1980 and 1990 has also been favorable for the City's population.

It is likely that, as demand pressures increase, housing cost will rise faster than increases in income during the 1990s, so that a smaller proportion of the housing stock will remain affordable to low-income households.

The percentage of dwelling units affordable to low- and moderate-income households appears to be sufficient in comparison to the number of such households, although there is likely a shortage of housing affordable to very low-income households (who comprise 27 percent of the City's population). The magnitude of any affordability problem cannot be quantified, however, until 1990 Census data is available on the percentage of households devoting more than 30 percent of their income for housing expenses. Very low-income households need dwelling units within a cost range of \$200 (for a single individual) to \$400 (for a large family), while low-income households need dwelling units within a cost range of \$350 (for a single individual) to \$650 (for a large family). Although about 60 percent of the City's housing stock falls within these cost ranges, there is no way of knowing if very low- and low-income households are effectively able to compete for housing suited to their space and income needs with moderate- and above moderate-income households.

One indication that housing costs may rise faster than household incomes is the City's vacancy rate. Vacancy rates have declined since 1980. According to the 1990 Census the single family vacancy rate was less than one percent, while the multifamily rate was six percent. If population growth continues to outpace housing construction, the vacancy rates will fall further.

The City has calculated that it can accommodate 776 dwelling units over the next five years on over 22 acres of vacant land. Most of this land (about 17 acres) is designated for medium- to high-density residential uses (24 to 48 dwelling units per acre). The Sacramento Area Association of Governments projects that Marysville will need to accommodate 409 dwelling units between 1991 and 1996, of which about half should be affordable to low-income households. The location of most vacant land in the higher density categories should allow the City to accommodate its low-income share over the next five years.

In addition to the need for new housing construction, the City will need to conserve the substantial proportion of existing affordable housing stock. A 1990 housing condition survey conducted in those neighborhoods developed over thirty years ago, which included about one-third of the dwelling units in those neighborhoods, indicated that about one-third of the City's housing stock over thirty years of age is in need of rehabilitation, or nearly twenty percent of all housing units in the City.

III DEVELOPMENT BACKGROUND

Growth and development in the City of Marysville has been defined by its location at the confluence of the Feather and Yuba Rivers. The mean elevation of the City is below the flood level elevation of the two rivers. Marysville's existence has been made possible by the construction of a system of levees surrounding the City.

While the levee system created a habitable community, it also provided a barrier to the City's physical expansion. At present, there remains just over twenty acres of residentially-designated vacant land. Further expansion of the City, therefore, would have take the form of infill and redevelopment of existing land uses at higher densities, and/or expansion of the levee system to allow for the development of additional land outside the present City limits.

The unique physical characteristics of the City have greatly impacted its development rate and pattern of growth. Population growth in Marysville throughout this century has averaged 1.3% per year. Over the past ten years, the rate of growth has increased to over 2% per year, primarily due to a higher rate of occupancy of the existing housing stock and larger household sizes. New residential development has been limited by the relative lack of developable land within the levees. However, during the past decade, the City's rate of population growth was slightly higher than the overall rate of growth in Yuba and Sutter counties.

City's enclosure by levees has also created a relatively compact community, in which most residents are within comfortable walking distance or short drive to downtown Marysville. The developed City area within the levees occupies about 2,000 acres of land, or just over three square miles. The City has a residential density typical of small, central city communities, but higher than most suburban communities.

The City's challenge for the 1990's will be to establish land use and housing policies that can make more effective use of the remaining small amount of vacant land, provide additional housing opportunities through the redevelopment of existing uses, and ultimately, expand Marysville's development potential through the expansion of the levee system and public facilities beyond the present City limits.

Continued expansion of the Sacramento Valley economy and highway improvements between Marysville and Sacramento in the 1990s will increase economic and commuting ties between the City and Sacramento. The demand for housing and population growth will be affected by the increasing number of workers living in Marysville and commuting to Sacramento.

IV DEFINITIONS

A. Affordability

Homeowner Households

For homeowners, "affordability" is usually defined by the maximum percentage of gross income allowed by mortgage lenders in qualifying home buyers. Lenders will usually allow a borrower to devote no more than 30 to 35 percent of gross income to housing costs, including the mortgage, taxes, insurance, municipal services, and utilities. Because certain homeowner expenses are deductible for the purposes of calculating taxable income, homeowners receive substantial tax savings relative to renters paying an identical proportion of gross income to housing expenses. Because of this tax savings, the City will adopt a standard of 30 percent as the maximum proportion of income, before taxes, that lower-income homeowners should devote to housing costs, and 35 percent of income that moderate- and above moderate-income homeowners should devote to housing expenses.

Renter Household:

Very low- and low-income households should not spend more than 30% of their gross income on housing costs. This figure has been adopted by the federal and state governments, and is used as the standard of affordability for most housing programs. The 30 percent figure includes rent plus utilities. The 30% housing cost-to-income standard will be used in reference to housing affordability for low- and moderate-income households. The City has determined that if above-moderate income households choose to pay more than 30 percent of their income for housing expenses, this decision is one of choice and not of necessity.

B. Housing Costs

Home Ownership: Housing costs include principal, interest, taxes, and insurance payments paid by the homeowner.

Renter: Housing costs include payments for rent and utilities.

C. Housing Types

Single-family Detached: One housing unit per lot, serving the needs of one family.

Single-family Attached: One housing unit per lot, serving the needs of one family, but sharing a common wall with a single-family attached home on an adjacent lot.

Duplex: Two single family-attached homes on one lot.

Multi-family: Housing complexes consisting of three or more units per lot.

D. Income Categories

Very Low: Household income is 50% or less of the median Yuba-Sutter County income for households of similar size.

Low: Household income is between 50% and 80% of median Yuba-Sutter County income for households of similar size.

Moderate: Household income is between 80% and 120% of median Yuba-Sutter County income for households of similar size.

Above Moderate: Household income is greater than of median Yuba-Sutter County income for households of similar size.

E. Median Income

Median income is widely accepted as a standard of comparison of household income among communities. Median income, as used in federal and state housing programs, identifies an income level at which 50% of the households earn more, and 50% earn less than that level of income. The Housing Element uses Housing and Urban Development (HUD) income figures for the Yuba-Sutter County Metropolitan Statistical Area to determine median income levels for Marysville. The HUD figures are updated approximately every 18 months.

V. PUBLIC PARTICIPATION

The City of Marysville encourages participation by all segments of the community in the preparation of the Housing Element by conducting a series of public meetings and hearings and by providing published notice in the local newspaper, posted notices in public places, and mailed notices to interested individuals and organizations.

Public meetings were conducted on July 2 and August 6 to review and discuss background information on population and housing and proposed policies and programs. Public comments were invited at these meetings, although the meetings were not formal public hearings. A public hearing on the draft Housing Element was conducted on *****, 1992 before the City Council. As a consequence of public testimony received at this hearing, the Housing Element was adopted on *****, 1992.

VI HOUSING NEEDS ASSESSMENT

A. Population Characteristics

Table 1
GENERAL POPULATION CHARACTERISTICS (1990)

Marysville				Yuba County		
	1980	1990	%Chng	1980	1990	%Chng
Total Population	9,898	12,324	24%	49,733	5,228	17%
Households	4,183	4,799	15%	17,504	1,776	13%
Household Population	9,569	11,684	22%	48,293	5,246	14%
Occupied Housing Units	4,183	4,799	15%	17,504	9,776	13%
Persons per Household	2.29	2.43	6%	2.76	2.79	1%
Persons in Group Quarters	329	637	94%	1,440	1,948	35%

Sources: 1980, 1990 Census

Table 2
Population Growth

Year	Population	Annual Growth Rate
1970	9,353	
1980	9,898	.57%*
1990	12,324	2.22%**
* 1970 to 1980		
** 1980 to 1990		

Table 3 indicates that since 1980, the percentage of children under the age of nine has increased by 4.1 percent. All other changes in the age breakdown are relatively insignificant.

Table 3
AGE CHARACTERISTICS

Age	1980		1990		Percent Change
	Number	Percent	Number	Percent	
Under 9	1,265	12.8	2,078	16.9	+ 4.1
10 to 19	1,434	14.5	1,599	13.0	- 1.5
20 to 34	2,825	28.5	3,196	25.9	- 2.6
35 to 64	2,992	30.2	3,720	30.2	-0-
65 +	1,382	14.0	1,731	14.0	-0-
Total	9,848	100.0	12,324	100.0	

Sources: 1980, 1990 Census

Table 4
ETHNICITY
(% of Population)

Year	White	Black	Indian*	Asian**	Other	Hispanic+
1980	85.3	5.5	1.3	3.6	4.3	7.3
1990	80.3	5.2	1.8	6.7	5.9	10.9
Change	- 5.0%	- .3%	+ .5%	+3.1%	+1.6%	+ 3.6%

* Includes American-Indian, Eskimo, and Aleut

** Includes Japanese, Chinese, Filipino, Korean, Asian Indian, Vietnamese, Hawaiian, Guamanian, Cambodian, Hmong, Laotian, Thai, and Samoan

+ These figures also included in racial categories.

Sources: 1980, 1990 Census

B. Projected Needs

1. Economic Development

The City of Marysville will continue to experience approximately 2% growth within the existing city boundaries

over the next five years. Efforts will continue to be made to attract business into the downtown redevelopment area including the development of a subregional mall. With the potential annexation of the North Marysville Specific Plan area, additional opportunities for both population and economic growth will occur.

Specific development of job opportunities within a fifteen minute commute of Marysville include the following:

- * A package and assembly plant is expected to begin operation in the Summer of 1991. This plant is expected to provide approximately 100 jobs, most of which will be relatively low paying assembly jobs.
- * Construction is expected in 1992 on a twenty acre "sub-regional mall". This should produce a large number of retail jobs beginning in 1993.
- * Phase I of the City Center Specific Plan is expected to produce 900 office jobs by 1996 or 1997.

As the economic base for the Marysville/Yuba cities area continues to expand, it is likely that, given the availability and cost of housing, many of the employees needed for this expansion will look for housing in Marysville.

2. Jobs/Housing Balance

Marysville's job/housing balance could be directly affected by the job and population growth expected in Yuba City over the next five to ten years. The potential increase in demand for Marysville housing (caused by increases in regional population levels) and the City's limited growth potential could cause an upward trend in Marysville housing prices.

However, the City is in the process of planning for an annexation of land outside the existing levee system. If this happens, the newly annexed residential areas could help to alleviate the housing supply problem.

3. Marysville's Fair Share Allocations

In order to comply with state law (Government Code Section 65584), future housing needs are based on the Sacramento Area Council of Governments (SACOG) Regional Housing Needs Allocation Plan (RH NAP) fair share allocations. According to the 1990 SACOG plan, there will be an increase of 151 households in the City between 1989 and 1996. A summary of

Marysville's projected housing need is provided in Table 5. The SACOG housing allocation plan uses a number of factors in its methodology. One of the primary factors is employment growth.

Table 5
SACOG RH NAP FAIR SHARE ALLOCATIONS

Income Levels	Est. 1989 Hseholds	% of Total	Proj. 1996 Households	% of Total	Increase 1989-1996	% of Increase
Very Low	1,330	27.2%	1,328	26.3	- 2	0.0%
Low	789	16.1	868	17.2	79	51.6
Moderate	984	20.1	1,012	20.1	28	18.3
Above Mod.	1,792	36.6	1,838	36.4	46	30.1
Total	4,895	100.0%	5,046	100.0	151	100.0

Source: 1990 SACOG Regional Housing Needs Allocation Plan

The number of housing units which must be constructed between 1989 and 1996 to provide for household growth, required vacancy rates, and expected housing unit removals is defined in the SACOG plan by the Total Basic Construction Need. These calculations indicate that 264 housing units will need to be constructed in Marysville between 1989 and 1996.

Table 6
TOTAL BASIC CONSTRUCTION NEED

Projected Households - 1996	5,046
1989 Households	4,895
Increase 1989-1996	151
Additional units needed for replacement and vacancies	113
Total Basic Construction Need.....	264

Source: SACOG Regional Housing Needs Allocation Plan

Table 7
BASIC CONSTRUCTION NEED BY INCOME CATEGORY
(1991 - 1996)

Income Category	% of 1989- 1996 Increase*	Total Units
Very Low	0.0%	0
Low	51.6	137
Moderate	18.3	48
Above Moderate	30.1	79
Total Basic Construction Need** (1991 - 1996)	100.0	264
* SACOG 1990 RH NAP (See Table 5) ** SACOG 1990 RH NAP (See Table 6)		

Table 8
COMPARISON OF SACOG ALLOCATIONS

Jurisdiction	Very Low	Low	Moderate	Above Mod
Marysville	0	137	48	79
Yuba City	568	478	473	933
Live Oak	90	68	72	157
Wheatland	41	35	32	70
Yuba Co. Unincorp.	440	277	388	987
Sutter Co. Unincorp.	599	452	426	346
Source: SACOG Regional Housing Needs Plan				

The difference between the increase in households (151 households, Table 5) and the required increase in housing units (264 units, Table 6) can be attributed to the vacancy rates recommended by SACOG for Marysville. SACOG's Basic New Construction Need calculation includes a substantial number of units for "other" vacant not available for sale or rent, such as second homes, seasonal units, and units rented or sold and awaiting occupancy.

The basic new construction need allocation to Marysville by SACOG is almost identical to an independent analysis of future housing need performed by Connerly & Associates, Inc. This methodology is shown below.

Household increase (1989-1996) (Table 5)	151	units
Ideal vacancy rate (3.7%)*	<u>x 1.037</u> 157	units
Vacancy deficiency - 1990**	82	units
Expected removals	<u>+ 35</u>	units
Total new construction need (1991-1996)	268	units

* This number is calculated using the "ideal" vacancy rates of 2 percent for owner-occupied units and 5 percent for rental units and applying these figures to the percentage of units in Marysville which are in each category, according to the 1990 Census.

** In order to determine the types of housing units which should be built in the City over the life of the Housing Element, it is important to examine the vacancy rates. The 1990 Census indicates that 3.4 percent of the housing units in Marysville are rental vacancies and only .4 percent of the vacant units are for-sale vacancies.

The extremely low vacancy rate in for-sale housing indicates a need for additional single-family housing construction. Most of the City's housing allocation under the SACOG regional plan is for low- (52%) and moderate-income (18%) housing, however. There will be a need for a substantial amount of new rental housing construction as well, since few low- and moderate-income households can afford to purchase a house in Marysville.

C. Existing Needs

1. Median Income

Household income levels are generally expressed in terms of the percentage of median income for the area. The definitions used by the California Department of Housing and Community Development (HCD) are as follows:

<u>Income Category</u>	<u>Definition</u>
Very Low-Income	Less than 50% of median area income
Low-Income	50% to 80% of median area income
Moderate-Income	80% to 120% of median area income
Above Moderate-Income	over 120% of median area income

The most current income information available for Marysville is 1991 HCD median income figures for the Yuba/Sutter County area. It is unlikely that these figures are as accurate as 1990 Census data, but since the Census Bureau is not expected to release income data until late 1991 or 1992, the HCD figures will be used to calculate maximum housing payment affordability levels. The reader should note that the income figures provided by HCD, as calculated by the federal government, are not based on actual household surveys of income, but are maximum income qualification levels for various housing assistance programs.

4. Incidence of Overpayment

The California Department of Housing and Community Development has determined that housing costs in excess of 30 percent of household income cause an undue financial burden on a household. Households spending in excess of 30 percent of the household income are considered to be "overpaying" for housing.

The following indicates that a substantial number of Marysville residents are spending in excess of 30 percent of their incomes on housing costs.

- * The 1980 Census determined that 14.2 percent of homeowners and 43 percent of renters (28.7 percent of all households) in Marysville were paying in excess of 30 percent of their incomes on housing costs.
- * In addition, the 1980 Census determined that 6.5 percent of the owner-occupied housing units are occupied by lower-income households (those households who earn less than 80 percent of the area median income) who spend in excess of 30 percent of their incomes on housing costs. Applying this figure to the total number of owner-occupied housing units in the City in 1990 (2,092 units) indicates that 136 lower-income households who own their homes are spending in excess of 30 percent of their incomes on housing costs.
- * The 1980 Census also determined that 38 percent of the rental units in the City are occupied by lower-income households who spend in excess of 30 percent of their incomes on housing costs. If this figure is applied to the total number of occupied rental units in the City in 1990 (2,707 units), it can be estimated that 1,029 lower-income households who are renting are spending in excess of 30 percent of their incomes on housing costs.

- * The total estimated number of lower-income households spending in excess of 30 percent of their incomes on housing costs is 1,165.

In the absence of the 1990 Census information or a local household survey, there is no exact way to measure the current percentage of households "overpaying" for housing. The following analysis provides a comparison of the number of dwelling units available at various costs in relation to household income. This analysis cannot, however, provide a comparison of overpayment by income levels since there is no way of knowing, in the absence of Census data, which households occupy which dwelling units at each level of income and cost. The methodology is as follows:

- * Maximum housing payments are calculated by multiplying median income for each household size and income level by 30 percent for renters and 35 percent for owners.
- * Maximum housing payments for the average size household at each income level are calculated.
- * Maximum housing payments are compared with 1990 Census data on housing costs to determine the percentage of the City's housing units which are affordable to each income category.
- * The percentages of units affordable to each income category is multiplied by the 1990 Census estimate of the total number of housing units to determine the number of units affordable to each income group.
- * The number of households in each income group is calculated by multiplying the 1989 SACOG estimates of percentage of households at each income level by 1990 Census data defining the number of total households.

Table 9 provides income levels and maximum housing payments for households of different sizes based on the above definitions and median income figures provided by HCD for the Yuba/Sutter County area for 1991.

Table 9
INCOME LEVELS AND MAXIMUM HOUSING PAYMENTS FOR YUBA/SUTTER AREA

Household Size	VERY LOW		LOW		MEDIAN		MODERATE	
	Incme	Pymnt	Incme	Pymnt	Incme	Pymnt	Incme	Pymnt
One	\$11,000	\$ 275	\$17,600	\$ 440	\$22,000	\$ 550	\$26,400	\$ 660
Two	\$12,550	\$ 314	\$20,100	\$ 503	\$25,150	\$ 629	\$30,200	\$ 755
Three	\$14,150	\$ 354	\$22,600	\$ 565	\$28,250	\$ 706	\$33,900	\$ 848
Four	\$15,700	\$ 393	\$25,100	\$ 628	\$31,400	\$ 785	\$37,700	\$ 942
Five	\$16,950	\$ 424	\$27,150	\$ 679	\$33,950	\$ 849	\$40,750	\$1,019
Six	\$18,200	\$ 455	\$29,150	\$ 729	\$36,450	\$ 911	\$43,750	\$1,094
Seven	\$19,450	\$ 486	\$31,150	\$ 779	\$38,950	\$ 974	\$46,750	\$1,169
Eight	\$20,700	\$ 518	\$33,150	\$ 829	\$41,450	\$1,036	\$49,740	\$1,243

Source: Median income figures provided by the California State Department of Finance (1991).

Maximum affordable housing payments calculated as 30% of Monthly household income, rounded to the nearest \$10.

Table 10 below identifies the payments required for loans of varying amounts at varying interest rates.

Table 10
MONTHLY PAYMENTS - PURCHASE HOUSING

Loan Amount	8%	9%	10%	11%	12%
\$ 20,000	\$ 148	\$ 162	\$ 177	\$ 192	\$ 207
40,000	296	324	354	383	414
60,000	440	483	527	571	617
80,000	587	644	702	762	803
100,000	734	804	878	952	1,028
120,000	880	961	1,053	1,143	1,234
150,000	1,100	1,207	1,316	1,428	1,543
200,000	1,467	1,609	1,755	1,905	2,057

Because the Census does not provide housing price information based on the size of the house and the housing payment affordability levels in Table 7 are based on the size of the household, the average size household and its maximum affordable rent must be compared to housing costs. Table 11 provides the maximum housing payments for the average size household (2.43 persons per household, as determined by the 1990 Census).

<u>Table 11</u> MAXIMUM HOUSING PAYMENTS FOR THE AVERAGE SIZE HOUSEHOLD								
Hhld Size	VERY LOW Income Payment		LOW Income Payment		MEDIAN Income Payment		MODERATE Income Paymnt	
2.43	\$13,328	\$333	\$21,175	\$529	\$26,483	\$662	\$31,662	\$792
1990 Census determined that the average household size in Marysville is 2.43 persons per household.								

<u>Table 12</u> MAXIMUM HOME PURCHASE PRICE BY INCOME CATEGORY		
VERY LOW	LOW	MODERATE
\$ 38,300	\$ 61,100	\$91,700
<u>Assumptions:</u> 10 percent down payment 9 percent interest rate 30 year amortization 2.43 persons per household 25% of income to mortgage, 5% to other housing expenses		

Tables 13 and 14 provide 1990 Census data for the number of owner-occupied housing units in Marysville at various values (as estimated by the owner) and the number of rental units at various rental levels.

Table 13
SINGLE FAMILY OWNER-OCCUPIED HOME VALUES

Value	# of Homes	% of Homes
Less than \$35,000	59	3.2%
\$35,000 to \$39,999	30	1.6%
\$40,000 to \$44,999	77	4.1%
\$45,000 to \$49,999	109	5.8%
\$50,000 to \$59,999	266	14.1%
\$60,000 to \$74,999	514	27.4%
\$75,000 to \$99,999	566	30.1%
\$100,000 to \$124,999	148	7.9%
\$125,000 to \$149,999	53	2.8%
\$150,000 to \$174,999	17	0.9%
\$175,000 to \$199,999	12	6.3%
\$200,000 or more	30	1.7%
TOTAL	1881	
Median Home Value: \$ 71,700		
Source: 1990 Census		

Table 14
CONTRACT RENTS FOR THE CITY OF MARYSVILLE

Rents	# of Units	% of Units
Less than \$100	42	1.6%
\$100 to \$149	88	3.3%
\$150 to \$199	175	6.5%
\$200 to \$249	269	10.0%
\$250 to \$299	602	22.5%
\$300 to \$349	478	17.8%
\$350 to \$399	357	13.3%
\$400 to \$449	304	11.3%
\$450 to \$499	175	6.5%
\$500 to \$549	72	2.8%
\$550 to \$599	30	1.1%
\$600 to \$649	18	0.7%
\$650 to \$699	16	0.6%
\$700 or more	13	0.5%
No cash rent	40	1.5%
TOTAL	2,679	
Median rent: \$315		
Source: 1990 Census		

The Yuba-Sutter Board of Realtors and local property managers are provided information on housing prices and rents in 1991. According to the Board, the average price of 124 homes sold during the first eleven months of 1990 was \$79,900, while the median price was \$82,847. The average price of 88 homes sold during the first eleven months of 1991 was \$101,176, while the median price was \$90,000. The price increase between 1990 and 1991 was between 12% and 26%, depending on whether one uses the median or average price as the basis for measurement. These single year increases do not necessarily reflect a trend of sharply increasing housing prices in the region, however. Because the Marysville for-sale market is small (100 to 150 home sales in a typical year), changes in prices from one year to the next can be substantially affected by changes in the types of units sold.

Several property management firms were contacted to determine rental costs in Marysville. Although the firms contacted indicated that rental vacancy rates are high (the 1990 Census reported a 6% rental vacancy rate), the number of households searching for rental housing each month is also high. Most households searching for rental housing in Marysville are low-income, according to the property managers contacted. One firm, which manages about 550 rental units in the area, reported that typical rents for one-bedroom apartments range from \$250 to \$295, from \$275 to \$380 to two-bedroom apartments, and from \$395 and up for three bedroom apartments. A second firm, which manages 160 rental units reported average rents of \$300 for a one-bedroom apartment, \$335 for a two-bedroom apartment, and \$450 to \$550 for three-bedroom apartments. Rental rates for single family homes range from \$450 to \$900 in Marysville, according to this firm.

All those contacted to obtain information on housing costs in Marysville agreed that the City provides some of the most affordable housing in the Sacramento region.

Based on the information from the 1990 Census, the Marysville housing market appears to have an adequate supply of housing affordable to all income groups (see Table 15 below). The presence of housing affordable to lower-income groups does not guarantee that those households will be able to occupy the units which they can afford, however. As cited previously, the City estimates that nearly 1,200 lower-income households pay in excess of 30% of their income for housing, which implies that many lower-income households do not occupy the most affordable housing units in Marysville.

Information from the Board of Realtors and property managers suggests that housing costs are somewhat less affordable in 1991 compared to household incomes, but still relatively low compared to other communities in the region. A median-priced home in Marysville is still affordable to a median income family, for example.

A comparison of typical apartment costs and 1991 HCD income definitions for very low- and lower-income households indicates that rents in Marysville for one- and two-bedroom apartments are affordable to households earning 50% or more of the median income, but that very-low income households and some low-income large families (five or more persons) would likely have to pay more than 30% of their income to find rental units of sufficient size to meet their needs. The apparent contradiction in the 1990 Census data and 1991 data on rents is due to the difference between rental costs for existing residents, rental costs that households looking for housing in Marysville would face, and the fact that low-income households often compete for the same affordable rental units as moderate-income households.

Table 15
AFFORDABLE HOUSING UNITS BY INCOME CATEGORY*

Type	Very Low	Low	Moderate	Abv.Mod.	Total
Rental	1,340	1,190	141	8	2,679
Owner-					
Occupied	134	454	877	416	1,881
Totals	1,474	1,644	1,018	424	4,560
Percentage					
Category	32.3%	36.1%	22.3%	9.3%	100%
Cumulative	32.2%	68.4%	90.7%	100.0%	
Est. Income	27.2%	16.1%	20.1%	36.4%	
Distribut*					

* Based on 2.43 persons per household and 1990 HCD income figures.

**Based on 1989 estimate from SACOG

Although it appears from Table 15 that there is a sufficient number of housing units affordable to lower income households in the Marysville area, it is possible that a substantial number of residents are overpaying for housing. This discrepancy can be explained, in part, by the following.

- * Moderate and above moderate-income households who are paying much less than 30 percent of their income on housing costs are occupying units that might otherwise be available and affordable to lower-income level

households. This is not to suggest that these households should be restricted to occupying more expensive units, but to recognize that, in a free market system, both lower-income and upper-income households may compete for the same lower-cost dwelling units.

- * The information on owner-occupied housing is based on the owners' estimates, and it is possible that many of these estimates are lower than actual values. Long-time homeowners are more likely to estimate their home values based on historical prices rather than actual market rates. In other words, the 1990 Census probably overstates the number of for-sale homes that could be afforded by lower-income levels.

3. Poverty

The Marysville Joint Unified School District provides for reduced lunches to children in families with incomes below \$1,299 per month. The households in this group with the highest incomes are at the low end of the low-income range (53 percent of median income for the area) as defined by HCD. 1,338 out of 2,626 (51 percent) school children at all grade levels are currently receiving free or reduced lunches in the Marysville School District.

5. Special Housing Needs

Table 16 summarizes 1990 Census housing data for the elderly, female householders, large families, and overcrowded households.

Table 16
GENERAL HOUSEHOLD CHARACTERISTICS--1990

	# of Households	% Total
Householders over the age of 65	1,159	
Renters	411	8.6%
Owners	748	15.6%
Female Householders	1,666	
single, no children	860	17.9%
single, with children	532	11.1%
non-single, no children	170	3.5%
non-family	104	2.2%
Household size	4,560	
1 person	1,260	26.3%
2 persons	1,514	31.5%
3 persons	752	15.7%
4 persons	591	10.6%
5 persons	280	5.8%
6 persons	78	1.6%
7 or more persons	85	1.8%
Large Families (5 or more in HH)	443	9.2%
Overcrowded Households (more than one person/room)	284	5.9%
Owner Occupied	53	1.1%
Renter Occupied	231	4.8%
Source: 1990 Census		

Residents 65 Years of Age or Older

The 1990 Census determined that there were 1,731 persons over the age of 65, and 1,159 households with a head of household 65 or older, in the City of Marysville. Although the actual number of persons within this age group has increased, the percentage of the total population which is elderly has not changed.

The majority (64.5%) of Marysville's older householders own their homes. Most homeowners over 65 years of age have paid off their mortgages, so their housing expenses were limited

to municipal services, utilities, and upkeep. Although homeowners over 65 have lower housing expenses than younger households, their incomes are also lower as a group.

Utilities and maintenance continue to increase, making it increasingly difficult for those household who depend primarily on Social Security and income from pensions to meet these costs. As the these older homeowners find they do not have the necessary funds to maintain their homes, they defer maintenance. When this occurs over a period of years, many homes become substandard and no longer provide a safe or healthy living environment.

35.5% of older households rent their units. Most of these renter households are no limited incomes (Social Security and/or pensions), and their housing choices are much more limited. Because older renters tend to be low-income (most are very low-income, they must often reside in older, less expensive units, often in need of repair, at rents exceeding their ability to afford. There is no readily available data which can identify the number older renters in need of housing assistance. However, these older households are included in the total number of low income renter households identified as needing housing assistance. Their need is for affordable housing that meets their physical limitations.

One indication of the availability of affordable housing for older adults is the waiting list at the Buttes Christian Manor, an all senior facility which has 100 rental units. Over the past year, the waiting list for this rental development has grown from approximately four to a current list of twenty-nine.

Regardless of whether older adults are low-income or middle-income, home owners or renters, they all reach a stage in their lives in which physical conditions restrict their mobility, require more frequent medical attention, and restrict their ability to perform household chores (cleaning, food preparation, etc.) To lead a fulfilling life, older households experiencing physical limitations need housing that includes services to assist them in their daily chores and is in close proximity to medical services.

Large Families

There were 443 large families (five or more members) living in Marysville in 1990, according to the Census. Information is not yet available regarding the income levels of these families. To keep from being overcrowded, these families need housing units with five or more rooms. There are 2,742 housing units in the City with five or more rooms (1990

Census), but there is no way, at present, to determine which housing units are occupied by the large families.

1980, there were 288 households with five or more persons, which represents a much larger relative increase--35%--than the overall increase in the City's population between 1980 and 1990 (25%).

Detailed census reports are not yet available to allow a comparison of household size by income and dwelling units size by cost. Because most dwelling units with three or more bedrooms are single family homes, it is likely that a substantial number of low-income large families, who are predominantly renters, are experiencing difficulty in locating affordable housing.

The housing resources available in the community--three-or-bedroom dwelling units that cost between \$350 for a very low-income family of five to \$650 for a lower-income family of eight--are insufficient to accommodate all large families without requiring some to devote more than 30% of their income for housing expenses or to live in smaller dwelling units.

To meet this need, the supply of affordable rental housing with three or more bedrooms could be expanded through several actions:

- * city participation in affordable rental housing development that include units with three or more bedrooms;
- * technical support in applying for state or federal funds;
- * the use of redevelopment housing set-aside funds, and
- * the provision of density bonuses and other incentives to encourage larger dwelling units for low-income families.

Mobility Impaired

The 1980 Census determined that there were 324 persons over age 16 with some type of disability that interfered with their ability to use public transportation. Since the 1980 Census, there have not been any significant studies done to determine the characteristics of the mobility impaired population in Marysville.

Persons with physical conditions that impair their mobility need housing that is specially designed to allow for maximum independence. Typical features that can be provided to meet the needs of such individuals include access ramps and wider door jambs to facilitate wheelchair use; cabinets, plumbing, and electrical fixtures that are located within reach of persons with limited movement; and structural design that would easily permit the conversion of a dwelling unit for better access by mobility- impaired persons.

Households headed by handicapped persons tend to have lower incomes than the population at-large. As a consequence, the affordability of housing is as important issue as housing accessibility.

Federal and state laws require that a certain new multifamily developments include a specified percentage of dwelling units that are either accessible to persons with mobility impairments or can be adapted for such accessibility. New multifamily units constructed to these standards will increase housing opportunities for mobility impaired persons.

The only housing development in Marysville with units specifically designed for mobility-impaired persons is Butte Christian Manor. The City could increase the availability of accessible housing by implementing state and federal requirements for handicapped accessibility in new dwelling units and by working with housing developers to use state and federal programs for elderly and handicapped persons.

Homeless

The following three homeless facilities have been identified in the Marysville area.

- * The Casa de Esperanza, which serves Sutter and Yuba Counties, is a shelter for battered or homeless women and children. The shelter has a thirty bed capacity and is always full. There is no charge, and there is a thirty day maximum stay limit. Approximately 43% of the people who stay overnight are from Yuba County.
- * The Twin City Rescue Mission, which serves homeless males in the Yuba City/Marysville area. The facility has a five day stay limit, a twenty-six bed capacity, and is always full, according to the current Director. Approximately one-third of the people who stay overnight are from the Marysville area.

- * The Salvation Army Depot is a year-round permanent shelter offering beds, meals, and other services to homeless families. The shelter currently has a twenty-eight bed capacity but will expand to fifty-three beds by 1992. There is a sixty day maximum stay period at the shelter and the shelter is always full. Approximately ninety percent of the people who stay overnight at the Depot are from the Marysville area, but not necessarily residents of the City of Marysville. The Depot is operated with financial assistance provided by the City of Marysville and Yuba City.

No local "count" of the number of homeless individuals has been attempted in Marysville, in part because homeless individuals avoid being counted and their numbers are difficult, if not impossible to gauge accurately. Operators of homeless shelters do are unable to provide exact information on the number of users who are Marysville residents. Because these three facilities are the primary homeless shelters for the Marysville-Yuba City region, the users are from throughout the region. In essence, Marysville provides homeless services and facilities for the entire two-county area. The level of use of the above three facilities indicates that there is a need in the Yuba County/Sutter County region for additional capacity for homeless facilities, but not necessarily from Marysville residents per se.

The Census Bureau, as part of its 1990 population count, attempted to quantify the number of homeless persons. The Census counted 240 persons in homeless shelters on the day of the Census and 20 additional homeless persons outside of shelters ("visible in street locations").

In evaluating the housing needs of homeless individuals, it is impossible to separate housing from social service and medical needs. The reason that people become homeless has as much to do with social and medical problems as with the lack of affordable housing. The need for mental health care, for example, or expanded job opportunities is beyond the scope of the Housing Element. It must be recognized that simply increasing the supply of affordable housing will not erase homelessness. Economic opportunities must be increased for unemployed persons and individuals with mental problems must be treated. Even if these needs are addressed, however, there will always be "drifters" who, for one reason or another prefer, not to establish a permanent home.

Although there is no accurate count of the number of homeless individuals in Marysville, information from the

1990 Census and homeless service providers appears to indicate that there is a need for additional capacity at emergency shelters. This is a stop-gap measure, however, and will not solve the long-term problem. In addition the increase in emergency shelter capacity, there is a need for transitional housing and permanent housing for the "poorest of the poor" (single room occupancy housing or efficiency units, family housing, etc.) so that homelessness can be avoided in the future.

Female Householders With Children

The 1990 Census reported that 11 percent of the households in Marysville (532 households) are headed by single women with children. Information regarding the income levels of these households is not available, but single mothers typically have incomes well below the median level of income. It has also been documented by a number of state and federal agencies that single mother have highest incidence of poverty of any population group.

Housing programs aimed at increasing the stock of lower-income housing would benefit this group. To break the cycle of poverty and public assistance among single mothers, an affordable housing strategy would have to be integrated with education and job training, and affordable child care services would need to be available to allow these single mothers to work full time to support their families. Although it is beyond the scope of this Element to discuss the education and job training needs of single mothers, such households could benefit from housing programs which integrate housing and child care services. A multifamily housing survey could identify complexes with this type of facility.

Incidence of Overcrowding

The Census Bureau defines an overcrowded household as one which has more than one person per room, excluding bathrooms, closets, and hallways. The 1990 Census counted 284 overcrowded household in Marysville, 231 of which were rental households. In 1980, there were 135 overcrowded households. The increase in overcrowding since 1980, about 50%, is well above the increase in the City's population during this time period (about 25%). The income levels of overcrowded households cannot be determined at this time. Furthermore, it is not clear whether these households are overcrowded because they cannot afford to rent housing with sufficient numbers of rooms, or if there is simply not enough multiple-room rental units in the City. The 1990

Census, when completely released, will help to answer this question.

The incidence of overcrowding would decline if more rental dwelling units containing three or more bedrooms were produced that are affordable to low- and moderate-income households.

Farmworkers

No information on employment was available from the 1990 Census at the time the Housing Element was prepared and 1980 Census data does not provide information about the farmworker population in the City of Marysville. However, the 1980 Census reported that there were 834 **Yuba County** residents employed as farm workers or in related occupations, or 3.6 percent of the City's civilian labor force. Since there is virtually no agriculture located in the City of Marysville, it can be assumed that the figures mentioned above pertaining to the County overstate the farmworker population in Marysville.

Most households whose workers are employed in agricultural industries are low-income and tend to be large families. Their housing need would be the same as other low-income households, and those who are large families need affordable housing with three or more bedrooms. Because there are no agricultural uses within the City limits or adjacent to the City which employ a substantial number of seasonal or migrant farmworkers, there is no need for seasonal housing for migrant farmworkers in the City of Marysville.

VI RESOURCE INVENTORY

A. Housing Stock Characteristics

1. Housing Type and Tenure

Table 17 provides 1990 Census data on housing types and vacancy in the City of Marysville. According to the Census, 57.5 percent (2,923 units) of the City's housing units were single family homes, 40.7 percent (2,068 units) were duplexes or multifamily units, and .8 percent (41 units) were mobile homes. In addition, 43.6 percent of the occupied units were owner-occupied, and 56.4 percent were rental units.

2. Vacancy Status

There were 284 vacant housing units in 1990, a vacancy rate of 5.6 percent in the City. There were 173 vacant rental units, and 20 units were vacant and for sale. An additional 24 units were sold or rented and awaiting occupancy, and 67 other units were vacant for other reasons but not available for occupancy. The effective vacancy rate in the City, therefore, was 3.9 percent in 1990 (.9% for owner-occupied housing and 6.0% for rental housing).

For a typical community with moderate growth and turnover in housing units, a vacancy of 2% for owner-occupied housing and 5% for rental housing is considered adequate to ensure sufficient choice and movement by households looking for housing. These vacancy rates indicate that, at the time of the Census, the City of Marysville had an adequate rental vacancy rate and a low owner-occupied vacancy rate, and that, overall, there is no housing shortage in the City. These general statistics do not reveal the relatively availability of housing that meets the needs of low- and moderate-income households, however.

Table 17
HOUSING STOCK CHARACTERISTICS

	Dwelling Units		Occupied Units			
	Total	%	Owner	%	Rent	%
Housing Types						
SF Detached	2,707	56.4	1,931	71.5	698	28.5
SF Attached	<u>216</u>	4.5	<u>49</u>	22.7	<u>152</u>	77.3
Subtotal	2,923	57.5	1,980	67.7	850	32.3
Duplex	270	5.6	23	8.5	219	91.5
MF (3 - 50 units)	1,385	30.0	43	3.1	1,342	96.9
MF (50 + units)	<u>413</u>	8.1	<u>0</u>	0.0	<u>382</u>	92.5
Subtotal	2,068	40.7	66	3.2	1,943	96.8
Mobile Homes	41	.8	25	61.0	16	39.0
Other	51	1.0	21	41.2	30	58.8
Total Units	5,083	100.0				
Total Occupied Units	4,799	94.4	2,092	43.6	2,707	56.4
Vacant						
For Rent	173	6.0				
For Sale	20	0.9				
Rented or Sold, not occupied	24	.5				
Other	67	1.3				
Total	284	5.6				
Source: 1990 Census						

B. Condition of Housing Stock

A housing conditions survey of over 900 dwelling units conducted in 1989 for the downtown area and surrounding neighborhoods found that 34% (308) were in need of rehabilitation. Multifamily dwelling units had the greatest need for rehabilitation in the central part of the City. Minor rehabilitations accounted for 12% of the repair needs, moderate rehabilitation 21% of the need, and substantial rehabilitation 1% of the need. The survey area included, generally, that portion of the City between the west levee, the southern levee, the Southern Pacific Railroad levee, and 12th Street.

A 1990 survey covering the City's housing rehabilitation target area (which includes part of the 1989 survey area and a portion of northeast Marysville) found that 34% of the 976 dwelling units (333) in the survey area were in need of rehabilitation in approximately the same proportions as the downtown housing survey. The surveys included neighborhoods in which nearly all housing units are thirty years or more old.

There are about 2,900 such dwelling units in the City, if the percentage of all dwelling units thirty years or older and in need of rehabilitation was the same as in the survey area, then approximately 1,000 dwelling units would be in need of rehabilitation City-wide, or about twenty percent of the City's housing stock. This is substantially higher than the 226 dwelling units counted as in need of rehabilitation in a 1975 housing survey. In addition to units currently in need of rehabilitation are dwelling units which may need rehabilitation over the next five years if not properly maintained. There is no estimate, however, of the number of units showing signs of "wear and tear" which may need repairs in the near future if not properly maintained.

C. Residential Lands Inventory

The purpose of the Residential Lands Inventory is to summarize the City's total residential holding potential. The resulting number of potential units can then be compared with expected growth patterns to determine if it is possible to construct housing in sufficient quantities for households of all income levels.

In July, 1991, City staff conducted a complete survey of vacant residential lands in Marysville. The following table summarizes the results of the survey.

TABLE 18
VACANT RESIDENTIAL LAND ANALYSIS

<u>Zone</u>	<u>Developable Acres</u>	<u>Constraints</u>	<u>Potential Units</u>
R-1	0.43	irregular shape	2
R-1	0.30	small lot	1
R-1	4.72	must be subdivided	24
Subtotal	5.45		27
R-2	0.30	small lot	2
Subtotal	0.30		2
R-3	0.50	small corner lot	4
R-3	0.30	narrow, small lot	1
R-3	0.40	adjacent to RR	3
R-3	0.60	small corner lot	4
R-3	0.07	very small lot	1
R-3	0.90	small lot	4
Subtotal	2.77		17
R-4	1.10	corner lot	12
R-4	0.60	small corner lot	4
R-4	0.40	small lot	3
R-4	0.90	irregular shape	8
Subtotal	3.00		27
PD	8.80	next to railroad	105
Subtotal	8.80		105
<u>TOTAL</u>			<u>178</u>

1. Analysis of Zoning

It is generally agreed upon that densities in excess of 20 to 25 dwelling units per acre are required for new multifamily units to be affordable to lower-income households.

Although the City does have zoning provisions for multifamily development in excess of twenty dwelling units per acre (24 to 48 dwelling units per acre--see Table 18), the actual densities at which sites zoned for multifamily use could be developed will be much less than the maximum

allowed under the City's zoning regulations. The few remaining vacant sites that are developable for residential use are small (generally less than one acre) and scattered throughout the community. Their development potential, therefore, will be limited by their sizes and configurations.

As previously cited in Table 18, the City estimates that 251 dwelling units could be constructed on sites zoned in excess of 20 dwelling units per acre, for an average density of 15 units per acre. Because Marysville's land and land development costs and development fees are lower than most other communities in the SACOG region, it is possible that the City could meet the housing needs of low-income households (50% to 80% of median income) at fifteen dwelling units per acre, although governmental subsidies would be necessary to construct new multifamily housing affordable to very low-income households.

According to this analysis, zoning is not a constraint to the production of affordable housing for very low- and low-income residents over the next five years, but the availability and configuration of vacant land does impose a constraint. As discussed below, the City is seeking to address its land constraints through the North Marysville Specific Plan process and through the redevelopment process.

The City recognizes, however, that zoning density is just one, albeit an important, factor that determines the cost of housing. Higher residential densities, by themselves, will not guarantee the financial feasibility of affordable housing. But the City believes that its present zoning will not hinder the construction of such housing if other cost factors that affect the financial feasibility of providing housing for very low-income households can be addressed.

2. Analysis of Public Facilities and Services

Because all of the vacant residential land in Marysville is infill, public facilities are readily available and are not considered a constraint. The North Marysville Specific Plan will address the public facilities needs of the areas to be annexed to the City and the methods for financing and constructing those public facilities.

3. Additional Uses

Aside from single family and multifamily owner-occupied and rental housing, the residential lands mentioned in the table

above can be used for factory-built housing, mobilehomes, emergency shelters, and transitional housing as needed to meet the City's housing goals and needs.

D. Potential Residential Areas

The City is currently planning for the annexation and development of 2,714 acres, which will become the North Marysville Specific Plan Area. In order for development to proceed in these areas, the existing levee system must be expanded to provide flood protection for the annexed areas, and infrastructure (sewer, electricity, water, roads, drainage, etc.) would have to be developed.

Given the reality of municipal financing under the present property tax system, there is no practical method for the City to issue general obligation bonds or use current tax revenues to pay for the expansion of needed infrastructure in developing areas of the City. Infrastructure costs must be paid, therefore, either by the developer (who would pass these costs along up-front to the consumer), or through an assessment district (in which case new homeowners would pay additional taxes to cover the assessments and renters would pay higher rents to cover the rental owner's added tax cost).

Since water lines, sewer lines, drainage, roads, and other municipal services must be provided, regardless of the type of housing developed, the City cannot waive these requirements for affordable housing projects. The City could reduce the financial impact of these necessary facilities and services, however, by adopting alternative standards for affordable housing, reducing or waiving certain impact fees for low-income housing units, and providing partial subsidies

Rough land use acreage estimates have been established for the North Marysville Specific Plan Area in order to plan for traffic patterns, sewer capacities, and other necessary infrastructure. In order to be safe, the following estimates are considered to be on the high side.

E. Redevelopment Potential

With the exception of commercial space above street level in the downtown area, the City has not identified specific parcels of property which would be appropriate for redevelopment for residential uses or for higher density residential uses. The City's current policy is to preserve existing dwelling units when feasible. There are several

opportunities in the downtown area for City acquisition of sites for the construction of affordable housing. These opportunities are presently being evaluated by the City. Because of the sensitive nature of negotiation with private land owners, the City is not at the point of being able to identify specific parcels of property which it would seek to acquire for affordable housing development. Commercial buildings with the potential for use as residential space were identified in "A Proposed Housing Strategy for the Downtown Area" prepared in October of 1990 (see Appendix A).

Table 18a
NORTH MARYSVILLE SPA PROPOSED LAND USES AND POTENTIAL UNITS

Land Use	Acreage	% of Total	Avg Density Units Acre	Potential Units
Very Low Den Res	283	10.4	1.2	335
Res Low Density	466	17.1	5.0	2,330
Res Medium Density	108	4.0	10.0	1,080
Res High Density	107	3.9	15.0	1,605
Total Res.	964	35.5		5,350
Neighborhood Comm	12	0.4		
Community Commer	10	0.3		
Service Commercial	0	0.0		
Regional Retail	30	1.1		
Business Park	149	5.5		
Open Space/Agric	1,088	40.1		
Community Center	4	0.1		
Roads and Public	274	10.1		
Excluded Area	324	11.9		
Total	2,714	100.0		5,350

Source: QUAD Consultants

F. Mobilehomes

The small amount of vacant land within the City precludes the possibility of mobilehome parks as a potential land use to meet future housing needs. A mobilehome park would not likely be physically or financially feasible on any of the remaining vacant parcels.

G. Potential Loss of Units

1. Assisted (At Risk) Units

Assisted units are units which are under contract with either state or federal agencies to provide housing at below market rates. At risk units are those assisted units which will be eligible to terminate their use restrictions over the life of the Housing Element. Table 19 identifies the assisted units in the Marysville area.

Table 19 ASSISTED UNITS IN THE MARYSVILLE AREA				
Complex Name And Address	Total Units	Elderly Units	Earliest Termination	Government Program
Buttes Christian Manor 223 F St.	100	100	1/6/21	FHA Sec. 202
Sampson Gardens 204 18th St.	76	-0-	2/15/94	FHA Sec. 236(J) (1)
Marysmead Park 612 E. 17th	68	-0-	1/15/01	FHA Sec. 221(D) (4)
Source: 1990 Updated Inventory of Federally Subsidized Low-Income Units at Risk of Conversion				

Table 19 indicates that there are 76 low-income housing units at Sampson Gardens which are in danger of being converted to market rate housing over the next five years. According to FPI Real Estate Group, the property owner, there are no plans regarding the future of low-income rentals at Sampson Gardens. In order to satisfy state law, the City must devise a plan for maintaining the affordability of these 76 units. One regional non-profit housing corporation, Rural California Housing Corporation of California, has expressed an interest in and capacity to acquire and manage at-risk projects elsewhere within the region.

Replacement cost for these units can be approximated by the cost to build a similar multifamily complex. Since there has not been any development of this type in Marysville recently, a 166 unit multifamily project which was recently completed Yuba City will be used for comparison.

According to the developer, the total development cost for the Yuba City project was approximately \$42,000 per unit. Therefore, the total cost to replace the 76 units would be approximately \$3,192,000.

The cost of maintaining the affordability of these units can also be determined by comparing the subsidized rental rates with market rental rates. The difference between these two figures represents the subsidy needed to maintain affordability. The following table summarizes the total subsidy required.

<u>Table 20</u> TOTAL SUBSIDIES REQUIRED TO MAINTAIN AFFORDABILITY OF AT RISK UNITS (SAMPSON GARDENS APTS.)					
Type of Unit	Market Rate	Subsidized Rate	Difference (Subsidy)	# of Units	Total
1 BR	\$305	\$258	\$47	24	\$1,128
2 BR	344	291	53	36	1,908
3 BR	386	327	59	16	944
Total Monthly Subsidy					\$ 3,980
Total Yearly Subsidy					\$47,760

At present, local resources are extremely limited for meeting the financial requirements to purchase and maintain at-risk rental housing developments. The City could use a portion of its redevelopment housing set-aside funds to provide "gap" financing for costs not covered by state or federal programs. The City could also provide technical assistance to an interested non-profit housing corporation in applying for state or federal funds.

2. Housing Demolition

Since 1986, 27 demolition permits have been issued in Marysville. This average of 5.4 demolitions per year is down from the eight per year average experienced between 1982 and 1985. If a trend of six demolitions continues over the next five years, thirty housing units will be lost to demolition. The Total Basic Construction Need outlined in Table 8 accounts for a potential loss of eighty units. Demolitions, therefore, do not appear to be a problem.

VII HOUSING CONSTRAINTS

Previous chapters identified development trends and housing needs in the city of Marysville. This chapter describes potential impediments to the production of affordable housing in Marysville. While these factors may not always have substantial negative impacts on the level of housing production in Marysville, they can influence housing cost and availability to certain population groups.

A. Governmental Constraints

Although the impact and extent of government-imposed housing constraints is difficult to isolate and analyze, it is safe to say that the fees and regulations imposed on residential development constitute a substantial portion of development costs. However, these fees and regulations are considered essential to the health, safety, and welfare of Marysville residents.

1. Land Use Controls

By definition, all nonresidential land use designations pose a constraint to residential development. Since the current General Plan was adopted in 1985, it is unlikely that existing land use designations will change soon to allow for more residential development. Most of the vacant land designated for residential use is already located within the City's highest density zones. The City's zoning requirements should not, therefore, impose a barrier to meeting the City's SACOG housing allocation.

2. Permit Processing Times

The City of Marysville makes every effort to meet the permit processing deadlines specified under Government Code Section 65950. Development proposals are approved or denied within the six month (for Negative Declarations) or one year (for EIR preparation) period required by state law. The typical processing time for use permits and rezonings is sixty days. The most recent residential tentative subdivision map was approved in ninety days.

3. Subdivision Standards

Construction activity in Marysville is subject to the development standards contained in the City Code. These standards address residential development requirements for landscaping, street lighting, fences and walls, solar energy use, and parking. The City adopted these standards to ensure that minimum levels of design and construction quality are maintained and adequate levels of street and facility

improvements are provided. The City does not believe that its development standards exceed the level necessary to ensure adequate circulation and parking, drainage, environmental protection, and protection from potential visual nuisances.

4. Building Code Enforcement

The City of Marysville follows the requirements of the Uniform Building Code (UBC) and the additions to that Code adopted by the State of California. Marysville has not amended UBC requirements nor added its own requirements. One could argue that the minimum requirements of the UBC and other model codes have, over the past thirty years, added substantially to the cost of housing.

Governmental agencies at all levels, as well as organizations representing building officials, have decided, however, that these changes are necessary to achieve a minimum level of health and safety. Few would disagree that dwelling units built today offer health and safety features that are real improvements over homes built a generation ago. As the accepted standards of "health and safety" have changed over the years, however, the cost of these changes have not been evaluated for their impact on the ability of homebuilders to produce affordable housing.

5. Open Space and Park Requirements

Marysville follows Quimby Act requirements (Government Code Section 664477 et. seq.) for park land dedications in new subdivisions. The City does not believe that the amount of open space set aside in the General Plan not the City's park dedication requirements represent excessive constraints on residential development. As with all other development requirements, however, there is a land cost involved, unless the City were to allow additional dwelling units to compensate for units that cannot be built on land dedicated for park use. Owners of small parcels of land would not be required to dedicate a portion for parks. The City's park dedication requirements, therefore, should not impose a constraint to the development of in-fill parcels, since most of these are small, individual lots of less than one acre.

6. Residential Fees

The information provided in Table 21 below indicates that the fees imposed on new residential development in Marysville are not an impediment to affordable housing development. Fees charged by the City of Marysville are considerably lower than other jurisdictions within Sacramento and south Placer County.

Table 21
RESIDENTIAL FEE COMPARISONS

Fee	Marysville	Roseville	Rocklin	Sac.Co.
Bldg. Permit	\$ 748	\$ 752	\$ 1,336	\$ 393
Plan Check	486	773	868	322
Sewer	700	2,600	3,410	1,104
Water Connection	0	1,831	3,418	1,958
Water Meter	0	0	125	0
Res. Constr.	0	432	0	0
Parks	0	1,268	900	700
Fire	0	655	0	0
Traffic	0	2,251	3,005	700
Strong Motion	0	9	8	0
Refuse	0	57	0	0
Drainage	0	0	0	667
Electric	0	1,500	0	0
Schools	2,844	2,844	2,844	2,844
Totals	\$4,778	\$14,972	\$15,914	\$8,688
Source: Sacramento Bee Marysville Building Department				

7. Public Facilities

All vacant parcels within the City limits are fully served by public facilities and utilities, which have adequate capacity to accommodate Marysville's SACOG housing allocation. There should be no constraints to development arising from the connection of these sites to the various public facility and utility systems.

B. Non-Governmental

1. Land Costs

The price of residential land in Marysville is directly affected by the City's inability to expand geographically. As mentioned in a previous section, plans are being made for a levee expansion, but until this occurs, the price of undeveloped residential land in the City should rise substantially as the availability of land decreases.

According to a developer who is currently building multifamily project in Yuba City and is also negotiating for multifamily land in Marysville, the cost of multifamily residential land in both cities is approximately \$1.75 per square foot. For a

6,000 square foot lot, the price would be \$10,500. This price is shown below in comparison to estimated prices for 6,000 square foot single family finished lots in several Sacramento communities. Although rental rates and housing costs are lower in the Marysville area, the current price of residential land does not appear to be a constraint to residential development.

<u>City</u>	<u>Total</u>
Marysville	\$ 10,500
Roseville	45 - 50,000
Folsom	50 - 55,000
Sacramento (Laguna Area)	37 - 42,000
Source: Connerly & Associates, Inc.	

2. Financing

Interviews with several developers in the Marysville area have indicated that financing is a constraint to development regardless of the project's geographic location. In this respect, financing is no more of a constraint in Marysville than surrounding communities. In addition, there do not appear to be any particular areas or types of projects for which financing is less readily available. Financing costs can have a substantial impact on housing affordability. Table 9 previously identified the cost impact of interest rate changes. Although the City cannot affect prevailing interest rates or the availability of financing for housing, it can use its powers to issue tax-exempt bonds to mitigate high interest rates on the financial feasibility of affordable housing.

3. Building Costs

Although building costs have increased dramatically over the past five to ten years, it does not appear that they have increased at a disproportionate rate in Marysville. Interviews with the Yuba County Building Department and local builders indicate that typical per square foot construction costs in the Marysville-Yuba City area are 42 to 50 dollars per square foot, compared to 55 to 60 dollars, in the Sacramento area. These costs will vary depending on the quality of construction and level of amenities provided in a development, but costs overall for similar types of construction are somewhat lower in Marysville.

VII ENERGY CONSERVATION

The City of Marysville makes every effort to enforce the California Energy Standards established by the California Energy Commission. These standards apply to all new construction. Under the state's standards, energy conservation requirements vary depending on the area of the state (climate zone) in which the project is located. Marysville is located in Climate Zone 11. The State of California has pioneered the development of energy conservation legislation, mainly as a result of the 1973 energy crisis. In 1974, the Legislature adopted the Warren-Alquist State Energy Resources and Development Act, which established the Energy Resources Conservation and Development Commission (California Energy Commission). The Energy Commission was delegated the authority to adopt standards and regulations for the conservation of energy in the construction of new buildings and the rehabilitation of existing buildings.

The state building requirements that address energy conservation are included in Title 24 of the State Building Code. The State of California presently requires local governments to recognize and address energy conservation measures in the preparation of housing elements. Title 20 of the California Administrative Code, section 1406 gives local governments the authority to adopt more stringent standards and provides for documentation on energy savings and cost effectiveness.

Residential Energy Efficiency Standards

The most current building energy standards in effect at the adoption of this Element were released by the Energy Commission in July 1988. The standards for residential buildings contain different requirements for low-rise buildings (three or fewer stories) and highrise buildings (four or more stories). Any building or building addition or alteration which increases the heated or cooled floor area of a building must comply with the state energy conservation standards. Enforcement of the standards is carried out during the building permit process by building departments.

The state standards require new residential buildings and alterations and addition to existing to meet or exceed a specific set of energy conservation requirements. Because energy use depends partly upon weather conditions, which vary considerably throughout the state, the Energy Commission has created 16 different "climate zones". Each climate zone represents a distinct microclimate in the state. The energy conservation requirements are tailored for each climate zone.

Compliance Methods

There are, presently, three compliance methods available to builders and designers of residential structures. The easiest method of compliance involves the selection of prescribed compliance features called an alternative component package. Each climate zone has five packages to choose from and each offers a different combination of energy conservation requirements. Parameters of the building, such as the insulation R-values of the walls and ceilings, percentage of glazing, the shading coefficient of the glazing, thermal mass area, and heating and cooling equipment efficiencies are required to meet specific minimums for each package.

The point system performance method is a hand calculated method of compliance which allows trade-offs between different conservation features of the structure. Points are assigned to various parameters such as insulation R-values or glazing percentages. Positive points are given to levels of performance that reduce annual energy use, and negative points are given to parameters that increase energy use. A building complies with the standards if the sum of all point values equals or exceeds the energy budget of zero points.

The computer performance method is the most complicated of the three methods and requires the use of an Energy Commission approved computer program. The computer program actually models the energy performance of the structure two ways. The energy budget is calculated for the structure through the use of a selected set of standards parameters set forth by the Energy Commission. The structure is then modeled with the parameters proposed by the designer and the energy standards, the predicted energy budget of the proposed design may not exceed the calculated energy budget of the structure modeled with the standard design parameters of the Commission. This method involves the most effort to demonstrate compliance; however, it does offer the greatest flexibility for design.

Mandatory Energy Conservation Requirements

There are also mandatory energy conservation requirements that must be met by all new residential structures and by additions and alterations to existing structures. A condensed summary of these are listed on the mandatory measures checklist or MF-1 form which is submitted at the time of plan review.

Conservation Policies for Subdivisions

It is unlikely that all developers will consistently take the initiative to incorporate conservation features into their projects

during the planning and design phases of development. The City's subdivision policies, however, represent a logical place to include design guidelines for energy conservation.

The types of policies that help to promote energy conservation are:

- * the location of commercial retail uses in proximity to new residential subdivisions
- * the assurance that residential neighborhoods have accessible retail uses, schools, recreation facilities, and other public and private services that would reduce the need for automobile trips
- * the sensitive use of landscaping to help reduce the energy needs of residences (such as the use of deciduous shade trees)
- * the use of site design and building orientation to reduce east-west surface areas and, therefore, the amount of summer heat gain
- * the use of shaded south glazing to take advantage of winter insolation
- * The encouragement of solar energy by ensuring that new subdivisions allow for solar access to individual dwelling units. Solar access for passive and active solar systems (such as solar water heaters) must be protected for these systems to operate properly. The City can ensure solar access by establishing design guidelines which create a zone of unimpeded solar access for each residential building to make use of passive and/or active solar systems.
- * The examination of the City's zoning code to determine if building height, set-back, and yard area requirements allow for sufficient solar access.

Revisions to the City's subdivision and zoning ordinances can evolve over a period of time sufficient to allow planners, land developers, and builders to acquire a sensitivity to solar potential and other energy conservation techniques.

1. Gas/Electric

Pacific Gas and Electric provides gas and electric services for the City of Marysville. All the energy conservation programs offered by P.G. & E. are available in the Marysville area.

2. Weatherization

The State Department of Economic Opportunity has contracted with the Rural Opportunities Resource Center, Inc. (RORC) to provide weatherization services for residents in the Marysville area. In 1990, RORC helped to weatherize 240 homes, 197 of which were multifamily and 63 of which were single family. From the beginning of 1991 to June 10, 1991, RORC has helped to weatherize 139 homes, 54 of which were multifamily and 85 of which were single family. RORC's contract with the state expires in 1992 and it is not clear, at this time, whether or not the contract will be renewed. It is clear that funding for this type of service is in a state of decline.

North Coast Energy Services, a non-profit corporation, also offers weatherization services in northern California to low-income households. These services are most often used in conjunction with housing rehabilitation programs, of which weatherization is one aspect.

Based on the housing condition survey conducted in 1990, it is estimated that at least 1,000 dwelling units could benefit from energy conservation retro-fitting in conjunction with rehabilitation. Virtually all of the dwelling units constructed prior to 1975, however, (approximately 4,000 dwelling units) could benefit from some form of energy conservation retro-fitting. The degree of need is directly related to the age of the dwelling units.

IX EQUAL HOUSING OPPORTUNITY

The City of Marysville acts as a referral agency for persons seeking to file equal housing opportunity complaints. Anyone seeking information about housing discrimination or related housing matters is referred to the appropriate public service agency. Some of the local agencies available to assist in this area are: Legal Services of Northern California; Housing and Urban Development's Sacramento Service Office; California State Department of Fair Employment and Housing; and the U.S. Civil Rights Commission.

X REVIEW OF PREVIOUS HOUSING ELEMENT

The following is a review of pertinent goals and programs established in the 1985 Housing Element.

A. Total New Construction Need

The 1985 Housing Element states that by 1990, the City will need 4,874 housing units (based on the SACOG Regional Housing Needs Allocation Plan), 185 of which will be needed to provide for an adequate level of vacancy. Currently, there are 5,083 housing units in the City (1990 Census). This includes 284 vacant units (5.6 percent) of which 193 units (3.8 percent) are available for sale or rent.

B. Housing Quantity Goal

1. **Policy:** To encourage the development of higher density residential construction consistent with the General Plan and city zoning regulations.

Actions:

- a. The city will continue to allow second units within or adjacent to single family homes. 20 units will be constructed by 1990.

Results:

There have not been any applications for second units since the implementation of the second unit ordinance. This could be due, in part, to the lack of an effort by the City to promote second units. It would be difficult to ascertain whether the lack of interest in second units is caused by City action or is a result of market conditions.

- b. Decrease the minimum residential lot size from 6,000 sq. ft. by July 1, 1986.

Results:

This has not been done. It is the staff's opinion that public support for this type of change would be rather limited and, therefore, the City Council has not made a reduction in lot sizes a high policy priority. The City does allow existing residentially zoned lots that were legally created prior to the imposition of the 6,000 square foot minimum to be developed so long as other subdivision and zoning standards can be met.

- c. Encourage and facilitate the development of rental housing for senior citizens and other low and moderate-income households.

Results:

With the exception of the City's participation in the Community Development Block Grant Program, Marysville has been unable initiate programs that would facilitate address the housing needs of senior citizens and low- and moderate-income households. The City has not had the financial resources to hire staff necessary to undertake new housing programs.

The City has not, therefore, played an active role in the development of these projects. Housing for older adults will continue to be an ongoing need, and the current waiting list for senior housing suggests that additional housing opportunities are needed for older adults. There will also be a continued need for affordable housing, particularly for low-income families. This program should be continued, therefore, but the City would need to make a commitment to being more active in encouraging housing developers to provide affordable housing in order to fulfill the objective of this program. The amount of time that the City can spend, directly, on the promotion of affordable housing projects will be limited by the lack of staffing necessary to embark on many new programs.

- d. All Residential projects will be reviewed for compliance with environmental standards.

Results:

The City continues to review all projects for compliance with environmental standards. This is part of the regular project review process. No change in current City practice appears warranted at this time.

- e. A report on energy conservation and solar access standards will be completed by July 1, 1986.

Results:

This report has not been completed since reporting on energy conservation efforts was not considered a high priority in light of staffing limitations. However, energy conservation and solar access issues are addressed by the City in its effort to enforce the California Energy Standards, meet CEQA requirements, and by the City's housing rehabilitation program. Because the City

has several programs which specifically address energy conservation, there does not appear to be a need for a formal report, per se, and this program will not be re-adopted.

C. Housing Quality Goal

1. **Policy:** Ensure that new housing efficiently uses land, is energy efficient, and causes a minimum of environmental impact.

Actions:

- a. Continue to require environmental reviews on residential development.

Results:

All residential development is subject to environmental review as part of the typical approval process. The City assures that environmental and design standards are met through its zoning and subdivision requirements. In addition, dwelling units constructed within the North Marysville Specific Plan area will have to comply with design standards adopted as part of the specific plan. This program should be continued in its present form, since it constitutes an important part of the City's ongoing development review process. The City should, however, allow for some flexibility in standards to accommodate affordable housing projects.

To summarize the City's accomplishments since 1985, the majority of the City's efforts with regard to staff time and the expenditure of financial resources has been on the rehabilitation and redevelopment of existing dwelling units in the City. This policy makes sense in consideration of the small amount of developable land remaining within the City, lower development costs in Marysville, and the tremendous need to preserve the stock of affordable housing in the City. Between 1989 and 1991, the City expended \$307,000 to rehabilitate twenty dwelling units.

The City does not believe that its land use regulations have presented barriers to the construction of affordable housing or that substantial City effort was needed between 1985 and 1991 to encourage the production of affordable housing, in contrast to housing in general. Marysville does recognize that the limitation presented by the existing levee system will pose a constraints to housing development of all kinds in the future, and the City is taking actions to expand the levees and increase the City's development potential. Part of this effort will be to ensure that an appropriate share of the new dwelling units developed in the Specific Plan area are affordable to lower-income households.

XI. HOUSING GOALS AND POLICIES

This section of the Housing Element contains the City's goals, policies, and proposed plan of actions to implement those goals and policies. The goals and policies reflect the needs identified previously in the Element. Each proposed implementation program contains a description of the intended action, an explanation of the agency responsible for administering the program, possible sources of funding (if applicable), the timeframe during which the program would take effect, and anticipated results. Whenever possible, the anticipated results have been expressed in quantified terms.

The philosophy underlying the proposed policies and programs is that the Marysville's role in the development of housing is one of facilitator. The City can lay the planning ground work for housing construction, provide a favorable regulatory environment for housing, apply for financial assistance from state and federal agencies, and use the limited amount of redevelopment housing set aside funds available to support affordable housing programs. Whether or not appropriate amount and types of housing are constructed, however, will depend primarily on the decisions of home builders and non-profit housing corporations. The City, itself, is not in the business of building housing.

GOAL ONE: TO PROVIDE FOR THE CITY'S REGIONAL SHARE OF NEW HOUSING FOR ALL INCOME GROUPS

POLICIES

Policy One. Evaluate current zoning to ensure that sufficient land is zoned at various densities to meet the City's regional share of housing.

Policy Two. Identify sites that are suitable for multifamily housing and residential redevelopment.

PROGRAMS

PROGRAM ONE: Provide Adequate Sites for Housing, in Particular Rental Housing

Description. The City contains approximately 22 acres of vacant land zoned for residential use. Most of the land is designated in the City's General Plan for medium to high density residential use, and could accommodate up to 178 dwelling units. Although at the present time, zoning does not appear to constraint the development of affordable housing, the size and configuration of existing vacant lots in the City is a potential constraint. The City will continue to monitor development proposals and its zoning ordinance

to ensure that new multifamily rental housing can be encouraged. This will be accomplished through the flexible application of the City's zoning code (see Goal 2, Program 6.)

Administration/Funding. Planning Department and City Council.

Timeframe. Current and ongoing.

Expected Results. Periodic refinement of City's land use regulations to reflect changes in housing need.

PROGRAM TWO: Development in the City's Annexation Area

Description. The City will commence annexations proceedings within the next five years and develop financing mechanisms necessary to provide infrastructure for development in the North Marysville Specific Plan area. The City commenced annexation procedures in December 1991 and simultaneously directed the preparation of a specific plan for the 2,900 acres located north of the present city limits. The North Marysville Specific Plan will allow for a mix of residential units, with a buildout of approximately 5,500 units over the next twenty years.

Administration/Funding. The Planning Department is the responsible agency for City planning and will make recommendations to the City Council for its approval. A draft Specific Plan will be ready for circulation by June 1992, with completion of a final plan and annexation anticipated by November 1992. The City expects development to begin in early 1993, with the first dwelling units completed in early 1994.

Timeframe. If annexation completed by December 31, 1992, begin development in 1994.

Expected Results. Increase in the City's development potential by 5,350 dwelling units.

PROGRAM THREE: Development of Sites for Multifamily Housing

Description. The most critical need in the City is for affordable multifamily rental housing and large family housing, especially for low-income families and families with workers employed in agriculture. SACOG has determined that over half of the dwelling units needed between 1991 and 1996 should be affordable to low-income households. Because there are a limited number of sites, the City should make the most effective use of these sites to promote housing construction.

Multifamily rental housing does not typically provide dwelling units for large families, so the City will encourage that a percentage of new multifamily dwelling units contain three and four bedrooms. The City will require the provision of three- and four-bedroom units in family housing projects that it participates in through state and federal funding. As part of the multifamily housing strategy, the City will require that projects in which participates address the needs of low-income families whose workers are employed in agriculture.

Administration/Funding. The Planning Department will carry out this program as part of its on-going planning activities.

Timeframe. July 1991 to June 1996.

Expected Results. Development of 250 units of multifamily housing affordable to low- and moderate-income households.

PROGRAM FOUR: Sites for Special Group Housing

Description. There are a number of special population groups which the State has identified as in need of a residential living environment for their proper physical and mental fulfillment. These groups include mobility, developmentally, and mentally impaired individuals; elderly residents in need of 24-hour care; persons with mental illnesses; and individuals recovering from substance abuse. Group homes of six or fewer individuals serving these and other special population groups will be allowed as a residential use in any residential zone in the City.

Administration/Funding. The Planning Department will review applications for such homes as part of its development permit processing responsibility.

Timeframe. July 1991 to June 1996, and on-going.

Expected Results. No quantifiable estimate is available, as the number of individuals benefitted will depend on the interest by public agencies or non-profit groups operating such facilities. In qualitative terms, a more enriched living environment will be provided to these special population groups.

PROGRAM FIVE: HOUSING FOR OLDER ADULTS

Description: The City currently allows housing development which is specifically designed for the lifestyle, physical, and medical needs of older adults in multifamily zones. There is a need for additional housing to meet the needs of this age group, particularly those who are low-income. The City will cooperate with non-profit and for-profit housing developers who proposed to

construct housing projects for older adults by providing assistance governmental funding and offering density bonuses and other local incentives (see affordable housing programs under Goal Two).

Administration/Funding. The Planning Department will be responsible for project review and consistency with development standards.

Timeframe. July 1991 to June 1996.

Expected Results. Depends on developed proposals submitted to City.

PROGRAM SIX: Housing for Single Parents With Children

Description. Single parents with children have difficulty in arranging child care that is conveniently located with respect to work and their place of residence. Single mothers, in particular, have the greatest difficulty in affording housing and child care because the majority of single mother are low-income (this group also has the highest incidence of impoverishment). In its participation in housing programs, the City will investigate state and federal programs, and activities by non-profit housing sponsors, that can meet address the affordable housing requirements of single mothers as well as their child care needs. This program included two specific actions:

- * Encouragement of development proposals that integrate affordable housing and child care services.
- * Review of the City's zoning code to ensure that City requirements do not overly restrict the location of child care services.

Administration/Funding. The Planning Department would be responsible for zoning code and development review. The City would be responsible for seeking governmental funding and developer commitments for affordable housing projects which include child care services.

Timeframe. Identify funding sources, seek interested non-profit or for-profit developers, and review zoning code by December 1992. Adopt any zoning code changes to facilitate the location of child care service in 1993. Cooperate in the development of one or more projects which integrate affordable housing and child care services between 1993 and 1996.

Expected Results. Increase in affordable housing and child care services and options single mothers.

GOAL TWO: ENCOURAGE THE PROVISION OF AFFORDABLE HOUSING

POLICIES

Policy One. The City will make use of state and federal programs for which it would be the applicant, and work with non-profit and for-profit developers to make use of those programs for which the developer must be the applicant. Specific programs which the City will use, funding permitting, are: Community Development Block Grant Program, California Rental Housing Construction Program, California Housing Rehabilitation Program (CHRP) for owner-occupants and investors, and Housing and Urban Development programs to finance low- and moderate-income housing, and state and federal programs aimed at providing housing and related services to homeless individuals.

Policy Two. The City will also investigate the feasibility of issuing tax-exempt bonds or mortgage credit certificates to provide low-interest financing for affordable housing.

Policy Three. The City will provide density bonuses to home builders proposing to include a minimum specified percentage of low- and moderate-income dwelling units within residential developments.

Policy Four. The City will work with non-profit organizations, to identify potential projects and sources of funding to develop low- and moderate-income housing.

Policy Five. The City will identify and pursue the use of surplus government property for the construction of housing affordable to low- and moderate-income households.

PROGRAMS

PROGRAM ONE: Density Bonuses and Other Incentives

Description. Density bonuses provide a developer with additional dwelling units in exchange for the provision of housing affordable to low- and moderate-income households. State law provides that if a developer proposes to include at least 20% of the dwelling units in a project at rents/prices that are affordable to low-income households **or** 10% of the dwelling units in a project at rents/prices that are affordable to very low-income households, the local jurisdiction must permit a 25% density bonus and offer other development incentives.

The City will offer a 25% density bonus for any project in which at least 20% the units are affordable to low-income households and/or at least 10% of the units are affordable to very low-income

households. In addition, the City will offer the following incentives to projects meeting the above criteria:

- * fee reductions, the amount of the reduction depending on the financial need of the project to maintain the affordability of dwelling units.
- * priority permit processing
- * low-interest financing (if available as a result of a successful tax exempt bond issue)

Administration/Funding. The Planning Department will implement the provisions of this program as part of its planning and development permit processing responsibilities. Financial and regulatory incentives will be approved by the City Council on a case-by-case basis.

Timeframe. July 1991 to June 1996, and on-going.

Expected Results. Development of 25 moderate-income and 50 low-income units. (The moderate-income units are expected to be provided at market-rate in density bonus projects as a consequence of the types of projects that will propose low-income units with density bonus. The moderate-income units will not, themselves, be density bonus units.)

PROGRAM TWO: Pursue Funding Under State and Federal Programs

Description. There are a number of state and federal programs which provide low-cost financing or subsidies for the production of low- and moderate-income housing, although funding levels have decreased substantially over the past decade. Certain programs require an application and participation by a local public agency; other programs are for use by non-profit housing corporations and housing authorities, and the remaining programs require application and direct participation by a private developer.

Marysville will provide assistance to non-profit and private housing developers to make use of other programs which require their application and participation. The use of the programs listed below is predicated upon reaching agreements with interested non-profit or private developers to construct low- and/or moderate-income housing.

Programs which the City or the Housing Authority will pursue directly are:

- * State Predevelopment Loan Program
- * State Rental Housing Construction Program
- * Development Assistance Program
- * California Farmworker Grant Program
- Assistance Grants
- * Community Development Block Grant Program

The City and local developers have used a number of these programs in the past. For details, refer to "Evaluation of the Previous Housing Element". In prior years the City of Marysville was eligible to receive funding under various Farmer's Home Administration programs. Because the City's population is now over 10,000, it no longer qualifies for such funding.

There are a number of other programs which provide direct subsidies, mortgage insurance, or low-interest loans to non-profit housing sponsors. Agencies providing this assistance include the California Department of Housing and Community Development, the California Housing Finance Agency, the U. S. Department of Housing and Urban Development, and the U. S. Farmers Home Administration. Included in these programs are:

- * Technical assistance grants for project feasibility and development
- * Subsidies for shared housing for seniors, congregate housing, farmworker housing, senior housing, self-help housing, transitional housing for homeless individuals, and other targeted groups
- * Mobilehome park purchase and rehabilitation
- * Project loans and loan insurance

The City will solicit interested non-profit and private developers to make use of these other programs. The City will also provide local assistance in preparing funding applications, grant density bonuses, and apply for complementary programs that can help reduce land or site development costs for such projects.

Administration/Funding. The Planning Department and the Yuba County Housing Authority will coordinate their efforts to make use of available state and federal programs, and to solicit participation by non-profit and private developers.

Timeframe. July 1991 and on-going.

Expected Results. Provision of 15 very-low income dwelling units, 25 lower-income dwelling units, and 50 moderate-income dwelling units.

PROGRAM THREE: Tax-Exempt Bond Financing

Description. Public agencies can issue revenue bonds, the interest on which is exempt from income taxation. Because the bonds are issued through a public agency, the investors pay no income tax on the interest earned, the bonds carry a lower interest rate than would otherwise be available to the borrower.

Housing financed through tax-exempt bonds can be of two types:

- * Ownership housing, typically single-family homes, in which income qualified first-time home buyers receive a discounted mortgage interest rate.
- * Multifamily rental housing, in which the project owner receives below-market interest rate financing in exchange for reserving a specified percentage of dwelling units for low-and/or moderate-income households.

To use this program, a public agency must first locate an interested developer, apply for and receive an allocation from the State Mortgage Revenue Bond Allocation Committee, and locate a bond underwriter to assist in the issuance of the bonds. The process typically takes one year to 18 months from the initial application to the availability of funds for project development/financing.

In the event the City determines that it would be infeasible to issue bonds, it will pursue the alternative option of mortgage credit certificates, which may be issued to qualified borrowers. Mortgage credit certificates provide tax credits to borrowers, which have the equivalent effect of low interest rate financing. One requirement of the program is that the applicant make a deposit of 1/2 of one percent of the bond allocation being requested.

The City will seek an interested developer to take advantage of the mortgage revenue bond program and explore the cost and feasibility of issuing tax-exempt bonds. Because the size of a likely project would be small, it may not be financially feasible for the City to issue tax exempt bonds individually. In such a case, the City would look for one or more other interested public agencies to form a joint powers authority to issue bonds jointly.

Administration/Funding. The Planning Department would work with the City Administrator, Finance Director, and the City Attorney in applying for a bond allocation. The Planning Department would take the lead in locating an interested developer.

The City Administrator and City Attorney would take the lead in setting up necessary legal mechanisms to issue and administer the bonds. Funding for the required deposit would have to be provided by the developer, and administrative costs of issuing the bonds could be covered through arbitrage (the difference between the

interest rate paid to bond holders and the interest rate charged to the developer or home buyers).

Timeframe. Determine feasibility and locate interested developer by December 1992. Apply for bond allocation by no later than 1993. Issue bonds by the spring of 1994, and finish project construction by June 1996.

Expected Results. Finance at least one project with tax-exempt bonds, or provide mortgage credit certificates for borrowers in at least one project. Specified percentage of dwelling units to be affordable to low- and/or moderate-income households. Objective is for 25 low-income and 25 moderate-income households.

PROGRAM FOUR: Community Reinvestment Act

Description. The Community Reinvestment Act directs federal regulatory and deposit insurance agencies to encourage the institutions they regulate or insure to assist in meeting the credit needs of their communities, including low- and moderate-income needs. Federal agencies are supposed to evaluate compliance with the intent of this act when reviewing applications by financial institutions for charters, new branches, mergers, relocations, and other regulated transactions. Until recently, the provisions of this act were not widely implemented.

Marysville will identify financial institutions operating in the City that fall under the requirements of this act and request that these institutions develop specific programs for providing financing for low- and moderate-income housing in the unincorporated area.

Administration/Funding. The Planning Department will be responsible for assisting public agencies, non-profit organizations, and private developers seeking commitments from financial institutions willing to assist in the financing of affordable housing projects.

Timeframe. July 1, 1991 and ongoing.

Expected Results. Financing of one or more affordable housing project(s) at favorable terms.

PROGRAM FIVE: Permit and Development Fee Reductions

Description. Development and building permit fees represent a substantial portion of the cost of housing. The City will decide, on a case-by-case basis, to waive or reduce fees for affordable housing projects. This decision will be based, in part, on the availability of alternatives means of financing the services or

facilities for which the fees are being charged, and the ability of the City to absorb the revenue loss from fee waivers or reductions. The City will also request waivers or reductions from other agencies which have independent authority to charge fees. The City's development fees are substantially lower than those in most other SACOG jurisdictions, so the granting of fee waivers or reductions should provide a further incentive for the construction of affordable housing. The City will adopt departmental policy setting forth criteria for determining eligibility for fee waivers or reductions.

Administration/Funding. The Planning Department will recommend to the City Council fee waivers or reductions on a case-by-case basis. The Council will be responsible for approving fee waivers or reductions for those fees over which it has jurisdiction.

Timeframe. On going, and reviewed on a case by case basis.

Expected Results: Cost savings for affordable housing projects.

PROGRAM SIX: Multifamily Zoning

Description. The City will continue to maintain multifamily zoning on vacant sites within the current City limits. The City will apply its zoning requirements flexibly on small lots to encourage the production of affordable housing.

Administration/Funding. The Planning Department will be responsible for project review and zoning code interpretations. The City Council will be responsible for project approval.

Timeframe. On going.

Expected Results. Approval of 178 dwelling units on remaining vacant land within City limits.

GOAL THREE: IMPROVE/CONSERVE THE EXISTING SUPPLY OF HOUSING

POLICIES

Policy One: Provide property owners with assistance to inspect and identify code violations in residential buildings.

Policy Two: Continue to apply for state and federal assistance for housing rehabilitation for low-income households. Rental housing that is repaired with government assistance shall remain affordable to low-income households for a specified period of time.

Policy Three: Require the abatement or demolition of substandard housing that is not economically feasible to repair and which represents a health and safety threat.

Policy Four: Seek, through code enforcement, the private rehabilitation of substandard dwelling units and provide financial assistance, when available, to owners of dwelling units occupied by low-income households. In applying this policy, the City shall seek to avoid the displacement of low-income households.

Policy Five: Periodically survey housing conditions in the to maintain a current data base on housing repair needs.

Policy Six: Cooperate with the Yuba County Housing Authority to pursue sources of funding for maintaining and expanding the supply of subsidized housing for low-income households.

PROGRAMS

PROGRAM ONE: Inspection Program.

Description. The City of Marysville will, on a request basis, arrange for an inspection of residential properties building code violations which should be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service.

Administration/Funding. The Building Department will administer the code inspection program, to be funded from inspection fees.

Timeframe. July 1991 to June 1996.

Anticipated Results. Depends on the number inspection requested.

PROGRAM TWO: Code Enforcement and Abatement

Description. The City will identify dwelling units that are unsafe to occupy and initiate appropriate action to have those units comply with building code standards or removed. This action would be taken only in the most extreme cases in which the owner of the dwelling units is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned.

Administration/Funding. The Building Department will enforce code requirements and order unsafe units to be vacated (and demolished, if necessary).

Timeframe. July 1991 to June 1996.

Anticipated Results. Repair of dwelling units which are feasible to rehabilitate and removal of 10 dwelling units which may be infeasible to repair, based on a recent housing conditions survey.

(SACOG estimated 40 units need to be replaced, which the City believes is too high.).

PROGRAM THREE: Rehabilitation of Substandard Dwelling Units

Description: The City has identified 333 dwelling units in need of rehabilitation, including three dwelling units which should be immediately removed, in a survey area of approximately 1,000 dwelling units which includes dwelling units over 30 years old. If based on the number of dwelling units over thirty years old throughout the City, it is estimated that at least 1,000 dwelling units are in need of rehabilitation.

Most of these substandard dwelling units are occupied by low-income households. Most low-income owner-occupants lack sufficient financial resources to obtain private funding for home repairs. Owners of rental units occupied by low-income households often cannot financially support repairs to dwelling units from the rents they can charge.

To encourage private rehabilitation efforts, the City will apply for and/or assist eligible households in applying for various private, state and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. In addition, the City will continue to contribute redevelopment agency housing set-aside funds to support its rehabilitation program.

Administration/Funding. The City will apply annually, or as frequently as allowed, for funding under the State Small Cities Community Development Block Grant Program, and the California Housing Rehabilitation Program. In addition, the Agency will provide information to, and assist owners of, rental properties in applying for funding under the California Housing Rehabilitation Program, from the California Housing Finance Agency, and from the U. S. Department of Housing and Urban Development.

In some cases, several of the above-mentioned programs will be combined to undertake home repairs. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement.

Timeframe. July 1991 to June 1996.

Expected Results. Rehabilitate 25 dwelling units per year, 125 dwelling units between 1991 and 1996.

PROGRAM FOUR: Relocation Assistance

Description. The City of Marysville will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The City will require that displaced residents be given the right of first refusal to return to the dwelling units upon their repair.

Administration/Funding. The Building Department will administer this program as funds permit.

Timeframe. Implement 1992 and ongoing.

Expected Results. Provide relocation assistance to the estimated households displaced by the code enforcement and abatement program. The City estimates that 10 units are presently dilapidated (see this goal, Program 2).

PROGRAM FIVE: Housing Demolition Mitigation

Description. The City will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households in the City's redevelopment area. State law requires that all dwelling units occupied by lower-income households which are demolished or converted in a redevelopment area be replaced, and 75% of the replacement units must be available at comparable cost to the units removed. At the present time, the City has not identified any specific dwelling units to be demolished or converted.

Administration/Funding. The Redevelopment Agency is responsible for implementing the requirements of state law.

Timeframe. Ongoing program.

Expected Results. Provision of replacement dwelling units within the redevelopment area.

PROGRAM SIX: Acquisition and Repair of Substandard Dwelling Units

Description. The City will work with the non-profit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation of dwelling units that have been abandoned by their owners or vacated for an extended period of time. Acquisition will be by negotiated sale. Dwelling units that are rehabilitated under this program will be rented to low-income households.

Administration/Funding. The Planning Department will provide interested non-profit organizations with information on dwelling units in need of repair. The Redevelopment Agency will assist

non-profits in identifying sources of funding for the acquisition and rehabilitation of such dwelling units.

Timeframe. Make initial identification by June 1992 and continue to monitor status of abandoned housing on an on-going basis. Identify potential sources of funding by December 1992, and if funding is made available, acquire and rehabilitate abandoned units on an on-going basis beginning January 1994.

Expected Results. Ten dwelling units to be acquired and rehabilitated.

PROGRAM SEVEN: Maintenance of Housing Condition Data Base

Description. The City will maintain current information on the condition of dwelling units in the unincorporated City area by periodically updating its housing conditions data base. Approximately every 2 1/2 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.

Administration/Funding. The Planning Department will direct these surveys, for which the City can apply for funding under the Small Cities CDBG Planning/Technical Assistance grant.

Timeframe. Conduct surveys in 1992 and 1995.

Expected Results. One survey update to be completed in 1992 and one survey update in 1995.

PROGRAM EIGHT: Zoning Flexibility For Housing Rehabilitation.

Description. Many dwelling units in need of rehabilitation were constructed prior to adoption of current zoning standards. As a consequence, some of these dwelling units are non-conforming as to lot size, set-backs, yard requirement, location, and other zoning requirements. To avoid discouraging rehabilitation efforts, the City will allow non-conforming dwelling units to be rehabilitated so long as the non-conformity is not increased and there is no threat to public health and safety.

Administration/Funding. The Planning Department will determine the zoning status of dwelling units to be rehabilitated based on inspection information provided by the Building Department. The staff time required for the determination of zoning status will be included in any permit fees, except that the City may waive any extra charges for low-income households.

Timeframe. July 1991 and on-going.

Expected Results. Zoning status to be determined for properties rehabilitated under Programs One through Four.

PROGRAM NINE: Joint Effort to Develop Conservation Strategies

Description. The City will work with the Yuba County Housing Authority, non-profit housing organizations, and for-profit home builders to identify funding sources and strategies for rehabilitating dwelling units and converting buildings to residential use. A downtown housing study was completed in 1990 which identified opportunities to preserve and convert buildings for affordable housing. Although the no developers have expressed an interest in converting the downtown hotel or other buildings for year-round residential use, the City will continue to seek interested non-profit or for-profit sponsors for such an endeavor. Among the actions the City will implement are:

- * Assisting the Housing Authority in identifying dwelling units which would be appropriate for the use of Section 8 certificates or vouchers in conjunction with financial assistance for the rehabilitation of privately-owned units.
- * Identify sources of funding and seek interested non-profit or for-profit developers to rehabilitate and convert unused commercial space above street level in downtown Marysville for housing use. The City will consider providing technical assistance or using redevelopment housing set-aside funds to help finance such acquisition if state and/or federal funds are insufficient.

Although these efforts have been unsuccessful in the past, the growing demand for affordable rental housing may increase the probability of successfully accomplishing this program over the next five years.

Even so, the City will need several years to develop the necessary financing and generate interest among private investors.

Administration/Funding. Cooperative effort by the Marysville Redevelopment Agency, the Yuba County Housing Authority, and private non-profit and for-profit developers. Funding for rehabilitation and conversion to be identified.

Timeframe. Identify necessary local funding commitments between 1991 and 1993. Identify state and federal funding by December 1992. Seek commitments from interest non-profit and for-profit developers and private investors during 1993. If feasible projects are identified, apply for state or federal funding in 1993 and 1994. If funding sources and non-profit/private investor commitments are secured, undertake conversion and development projects in 1994, 1995, and 1996.

Expected Results. Rehabilitation and conversion of above-street-level commercial space to year-round housing. Create 110 dwelling units, 50 affordable to moderate-income households at market rents, 50 affordable to low-income households at a combination of market rents and partially subsidized rents, and 10 affordable to very-low income households at subsidized rent levels.

PROGRAM TEN: Manufactured Housing on Single Family Lots

Description. The City will allow manufactured homes on land zoned for residential use, subject to the same development standards as site built housing, according to the requirements of state law.

Administration/Funding. Planning Department and Building Department will process applications.

Timeframe. July 1, 1991 and ongoing

Expected Results. Increase in opportunities for manufactured housing constructed to HUD code as a lower-cost alternative to site built housing. It is anticipated that not more than five applications will be received for manufactured housing.

PROGRAM ELEVEN: Homeless Services

Description. The City of Marysville will continue to cooperate with homeless shelter providers and meet the needs individuals and families without permanent housing. In addition, the City will support the development of a transitional housing facility to assist such persons in returning to permanent housing.

This program consists of the following actions:

- * The City will allow for the expansion of existing homeless facilities and the siting of a transitional housing facility under its zoning code. Homeless/transitional housing facilities are presently allowed in multifamily and commercial zones.
- * As part of Program Nine, the City will determine the feasibility of developing single room occupancy units for homeless individuals.
- * The City will continue to provide environmental review or coordination services at no charge for homeless facilities.

Administration/Funding. The Planning Department will be responsible for reviewing compliance with City zoning requirements.

Timeframe. Timeframe for transitional housing facility depends on the timing of proposals presented to the City.

Expected Results. Increased capacity to serve homeless persons and creation of housing opportunities to return homeless persons to permanent housing

GOAL FOUR: TO ENSURE EQUAL HOUSING OPPORTUNITY

POLICIES

Policy One: The City will continue to contribute to provide information and referral to individuals with fair housing complaints.

PROGRAMS

PROGRAM ONE: Fair Housing Program

Description. The City will continue its present information and referral service. The City will provide published information from state and federal agencies which investigate housing discrimination complaints. The City will also assist individuals with complaints in contacting the appropriate agency and filing a complaint.

Administration/Funding. The Planning Department will disseminate information on fair housing laws and assist individuals in filing complaints.

Timeframe. July 1991 to June 1996.

Expected Results. Resolution or referral of fair housing complaints.

GOAL FIVE: TO PROMOTE ENERGY CONSERVATION

POLICIES

Policy One: Continue to implement state energy-efficient standards.

Policy Two: Include energy conservation guidelines as part of the development standards for the specific plan area.

Policy Three: Provide weatherization assistance to low-income households.

PROGRAMS

PROGRAM ONE: Implement State Energy Conservation Standards.

Description. The State of California has adopted a number of energy conservation requirements for residential dwelling units. These conservation standards apply to all newly constructed dwelling units and additions to existing dwelling units. Conservation requirements address insulation; the amount and orientation of glazing; shading by landscaping, mechanical, and architectural devices; heating and cooling system efficiency; the amount and placement of thermal mass (materials that absorb heat during the daytime and release heat at night); and other aspects of building energy efficiency.

Applicants for building permits must show compliance with the state's energy conservation requirements at the time building plans are submitted.

Administration/Funding. The City Building Department is responsible for implementing the state's energy conservation standards. This includes the checking of building plans and other written documentation showing compliance and the inspection of construction to ensure that dwelling units are constructed according to those plans. The cost of enforcement is paid for from fees paid at the time plans are submitted.

Timeframe. Current and on-going

Expected Results. Checking of all building plans for compliance with state energy conservation requirements. Increase in energy efficiency will save an unspecified amount of energy and natural resources.

PROGRAM TWO: Site Development Standards

Description. The state energy conservation requirements address energy conservation in the construction of dwelling units. Additional energy conservation can be obtained from development patterns which encourage conservation.

The City will require site development plans that encourage energy conservation development patterns in the specific plan area. Plans will be required to use landscaping to reduce energy use, the orientation and configuration of buildings on a site, and other site design factors affecting energy use.

Administration/Funding. Planning Department.

Timeframe. To be implemented at the time of review of development proposals in specific plan area.

Expected Results. Improved energy conservation in new residential developments. Energy savings cannot be estimated at this time.

PROGRAM THREE: Energy Conservation Assistance for Low-Income Households

Description. Substantial energy conservation, and reduced utility payments, can be realized from weatherizing and insulating older dwelling units. Many low-income households and owners of rental units lack the financial resources, however, to undertake such home improvements. There are several programs that can provide financial assistance to low-income homeowners and rental unit owners whose tenants are low income: Community Development Block Grant Program, California Housing Rehabilitation Program, Pacific Gas & Electric, Special Circumstances Grants (specified homeowners on Social Security only), and North Coast Energy Services.

Administration/Funding. The Planning Department will include weatherization and energy conservation as eligible activities under CDBG and CHRP programs which it administers. The Agency will provide information and refer eligible property owners to other programs.

Timeframe. Current and on-going.

Expected Results. Weatherization and insulation of 100 dwelling units between 1991 and 1996.

GOAL SIX: TO PROMOTE THE PRESERVATION OF HISTORIC RESIDENCES

POLICY

Policy One. The City will encourage the preservation of residential buildings with historic or architectural value.

PROGRAMS

PROGRAM ONE: Document Historic Resources

Description: The City will maintain a list of residential structures that are of historic or architectural value. The list will be compiled from information provided by the National Register for Historic Places, the State Office of Historic Preservation, and community organizations.

Administration/Funding. The list of significant residential buildings will be maintained by the Planning Department.

Timeframe. Current and on-going. Update annually.

Expected Results. Maintenance of city-wide list of historic residences.

PROGRAM TWO: Preservation of Historic Residences

Description. To preserve historically and architecturally significant buildings, the City will undertake the following actions:

- * When considering development or rehabilitation activities, the City will evaluate the potential impact of such activities on historic properties. Higher priority in funding decisions will be given to eligible projects whose objectives include the preservation of properties identified as historic by a federal, state, or local agency.
- * The City will continue to designate certain areas as Historic Design districts and closely regulate development activities within those districts.
- * Property owners who wish to alter or convert historic structures will be required to follow state historic preservation guidelines. The demolition of such structures will not be allowed unless the property owner has first offered the property for sale to a public or private organization to preserve the property, and there has been no willing buyer; or, unless the property represents an immediate threat to public health and safety.
- * In public meetings and hearings on proposed activities involving the use of public funds for development or rehabilitation, the City will invite the public to comment on the potential impact of such activities on historically significant sites. Notices of such meeting and hearings will include language inviting such public comment.

The City may exempt property owners from specific historic preservation requirements, to the extent it has the authority to do so, if such requirements would conflict with handicapped access, energy conservation, seismic safety retro-fitting, or if the strict application of historic preservation requirements would impose an unreasonable economic hardship on the property owner. Any such decision would be made on case-by-case basis.

Administration/Funding. The Planning Department will review applications.

Timeframe. Adopt historic preservation requirements by December 1992. Implement thereafter as part of the City's permit process.

Expected Results. Preservation of residential buildings with historic or architectural value.

APPENDIX A
COMMERCIAL BUILDINGS IN THE REDEVELOPMENT AREA
WITH THE POTENTIAL FOR RESIDENTIAL USE ABOVE STREET LEVEL

112 B Street	230-232 1st Street
222 B Street	310-312 1st Street
306 C Street	320 1st Street
C & 3rd streets	230 3rd Street
C & 5th streets	518 3rd Street
308 D Street	520 3rd Street
312 D Street	600 3rd Street
326-28 D Street	328 4th Street
D & 4th streets	408 4th Street
317 E Street	House next to 214 5th Street
530 E Street	Bldg next to 317 5th Street
415 E Street	317-331 5th Street
415 F Street	Comm Bldg on 5th btwn H & I sts
519 F Street	Bldg. next to 112 7th Street
511 G Street	

SOURCE: Connerly & Associates, Inc., Marysville Downtown Area Housing Strategy, October 1990.

U.C. BERKELEY LIBRARIES



C101696924

